ESTTA Tracking number:

ESTTA615653 07/15/2014

Filing date:

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD

Proceeding	91214266
Party	Plaintiff Fiserv, Inc.
Correspondence Address	Katrina G. Hull Michael Best & Friedrich, LLP 100 E. Wisconsin Ave, Ste. 3300 Milwaukee, WI 53202 UNITED STATES kghull@michaelbest.com, mkeipdocket@michaelbest.com
Submission	Stipulation of Facts
Filer's Name	Erica Jeung Dickey
Filer's e-mail	mkeipdocket@michaelbest.com, egjdickey@michaelbest.com
Signature	/Erica Jeung Dickey/
Date	07/15/2014
Attachments	15306403_Stipulation_of_Facts_(Redacted)_(7-15-2014).pdf(152102 bytes) 15090658_Exhibit_A_(POPMONEY_Registrations).pdf(52330 bytes) 15090675_Exhibit_B_(PMONEY_Application).pdf(32498 bytes) 15090759_Exhibit_C_(POPMONEY_Website).pdf(399508 bytes) 15090766_Exhibit_D_(POPMONEY_Application).pdf(32498 bytes) 15090766_Exhibit_D_(POPMONEY_at_Client_Websites).pdf(417861 bytes) 15090780_Exhibit_E_(POPMONEY_on_Google_Play,_iTunes).pdf(374515 bytes) 150907851_Exhibit_F_(POPMONEY_website,_brochure,_marketing_material).pd f(1096618 bytes) 15097909_Exhibit_G_(Bateman_Competition_Coverage).pdf(827930 bytes) 15097912_Exhibit_H_(POPMONEY_Bank_Uses).pdf(1541602 bytes) 15097912_Exhibit_J_(Fiserv_Client_List)_(Redacted).pdf(125158 bytes) 15097912_Exhibit_J_(Citibank_Press_Release).pdf(128173 bytes) 15097992_Exhibit_K_(POPMONEY_Marketing_Materials)_(Redacted).pdf(1485 234 bytes) 15097974_Exhibit_L_(POPMONEY_Articles).pdf(1687810 bytes) 15097978_Exhibit_M_(POPMONEY_Media_Coverage_List_2009-2010).pdf(19 35246 bytes) 15098009_Exhibit_N_(Awards_and_Press_Releases).pdf(1048351 bytes) 15098009_Exhibit_D_(ABA_Endorsement).pdf(108042 bytes) 15098022_Exhibit_O_(ABA_Endorsement).pdf(108042 bytes) 150980545_Exhibit_D_(PMONEY_Website).pdf(658081 bytes) 150980545_Exhibit_D_(PMONEY_On_Google_Play,_intunes).pdf(304653 bytes) 15096545_Exhibit_D_(Search_PMONEY_on_Google_Play).pdf(3016430 bytes) 15261435_Exhibit_T_(Search_money_transfer_on_Google_Play).pdf(2033359 bytes) 15306916_Exhibit_U_(Search_money_transfer_on_Google_Play).pdf(2033359 bytes) 15261428_Exhibit_U_(Search_mobile_wallet_on_Google_Play).pdf(2113475 bytes) 15261430_Exhibit_U_(Search_mobile_wallet_on_Google_Play).pdf(2113475 bytes) 15261430_Exhibit_U_(SerlA_Press_Release).pdf(1175146 bytes)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD

FISERV, INC.

Opposer, Opposition No. 91214266

v. Mark: PMONEY

ELECTRONIC TRANSACTION SYSTEMS CORPORATION,

Application Serial No. 85/917,072

Applicant.

STIPULATION FOR CERTAIN FACTS TO BE ENTERED INTO THE RECORD AND FOR CERTAIN DOCUMENTS AND TESTIMONY BE ADMITTED INTO EVIDENCE

Pursuant to 37 C.F.R. § 2.123 and Rule 705 of the Trademark Trial and Appeal Board Manual of Procedure ("TBMP"), Opposer Fisery, Inc. ("Opposer") and Applicant Electronic Transaction Systems Corporation ("Applicant"), by their attorneys, hereby jointly stipulate to the following facts and the authenticity and admissibility of Exhibits A through Y, attached hereto.

A. The Parties' Marks

1. Opposer is the owner of the following United States trademark registrations:

Mark	Reg. Number	Filing/Reg. Date	Services / Date of First Use
POPMONEY	3,848,688	Filed: June 11, 2009 Registered: Sep. 14, 2010	Financial services, namely, electronic funds transfer, direct electronic debit transactions, electronic payment processing services, electronic commerce merchant payment services, peer to peer electronic payments, and peer-to-peer money transfers (Apr. 20, 2010)
pop money	3,867,315	Filed: March 22, 2010	Financial services, namely, electronic funds transfer, direct electronic debit

Mark	Reg. Number	Filing/Reg. Date	Services / Date of First Use
		Registered: Oct. 26, 2010	transactions, electronic payment processing services, electronic commerce merchant payment services, peer to peer electronic payments, and peer-to-peer money transfers (Apr. 20, 2010)
POPMONEY	4,386,981	Filed: Oct. 12, 2012 Registered: Aug. 20, 2013	Downloadable computer software to enable users to initiate banking and financial transactions via a wireless communication device, namely, software to initiate electronic funds transfers, electronic payments, personto person money transfers, and personto-person electronic payments; downloadable computer software to enable users to access transaction and account information in connection with electronic funds transfers and electronic payments (Feb. 21, 2010) Software as a service (SaaS) services featuring software to enable users to initiate banking and financial transactions, namely, software to initiate electronic funds transfers, electronic payments, person-to-person money transfers, and person-to-person electronic payments; software as a service (SaaS) services featuring software to enable users to access transaction and account information in connection with electronic funds transfers and electronic payments (Dec. 13, 2009)

Trademark Status and Document Retrieval (TSDR) Records for these registrations are attached as Exhibit A.

2. As set forth in its registration No. 4,386,981, Opposer has been using the trademark POPMONEY in connection with "Software as a service (SaaS) services featuring

software to enable users to initiate banking and financial transactions, namely, software to initiate electronic funds transfers, electronic payments, person-to-person money transfers, and person-to-person electronic payments; software as a service (SaaS) services featuring software to enable users to access transaction and account information in connection with electronic funds transfers and electronic payments" since at least as early as December 13, 2009, and in connection with "Downloadable computer software to enable users to initiate banking and financial transactions via a wireless communication device, namely, software to initiate electronic funds transfers, electronic payments, person-to person money transfers, and person-to-person electronic payments; downloadable computer software to enable users to access transaction and account information in connection with electronic funds transfers and electronic payments" since at least as early as February 21, 2010.

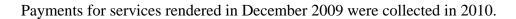
- 3. As set forth in its registration No. 3,848,688, Opposer has been using the trademark POPMONEY in connection with "financial services, namely, electronic funds transfer, direct electronic debit transactions, electronic payment processing services, electronic commerce merchant payment services, peer to peer electronic payments, and peer-to-peer money transfers" since at least as early as April 20, 2010.
- 4. Opposer is a provider of information management and electronic commerce systems for the financial services industry, providing integrated technology and services to Opposer's clients. Opposer has more than 14,500 clients worldwide, including banks, credit unions and thrifts, billers, mortgage lenders and leasing companies, brokerage and investment firms and other business clients. Opposer has been ranked by *American Banker* and *Bank Technology News* as one of the top three companies worldwide on the FinTech 100 for the past 10 years.

- 5. Applicant owns United States Trademark Application, Serial No. 85/917,072.
- Applicant first began use of its PMONEY mark on January 26, 2011, as alleged in application, Serial No. 85/917,072, filed April 29, 2013. TSDR Records for this application are attached as <u>Exhibit B</u>.
- Opposer's POPMONEY registrations all have filing dates that predate
 Applicant's filing date for the PMONEY application.
- 8. Opposer's services are designed for use as downloadable software applications for transferring funds from person to person and making electronic payments through use of a mobile phone.
- 9. Opposer's POPMONEY services are available through its website, www.popmoney.com, and through over 2,000 of its financial institution clients' online banking websites including Citibank and PNC. Consumers can also download the POPMONEY mobile phone application through the Apple iTunes App Store, and Google Play. Printouts of the POPMONEY website are attached as Exhibit C. Printouts of the Citibank and PNC websites are attached as Exhibit D. Additionally, over 800 of Opposer's financial institution clients also offer a POPMONEY mobile banking application. Printouts of the listings for the POPMONEY mobile phone application are attached as Exhibit E.

B. Opposer's Sales, Advertising, and Public Recognition

10. Since offering POPMONEY services, Opposer's annual sales have been as follows:





11. Since Opposer first began offering POPMONEY services, Opposer's annual advertising expenses have been as follows:

	Year	Amount
-		
	<u>—</u>	

- 12. Examples of Opposer's advertising materials for the POPMONEY services are attached as Exhibit F. These documents include:
 - a. Website printouts;
 - b. Brochures;
 - c. Promotional materials consisting of a presentation given to banking customers in July 2009 regarding the POPMONEY services.
- 13. Opposer is the 2014 sponsor of the PRSSA (Public Relations Student Society of America) Bateman Case Study Competition. Across the United States, over 75 colleges and universities compete in the competition. As part of the competition, teams from universities including University of Florida, New Orleans Loyola University, Lee University, West Texas A & M University, Butler University, University of South Carolina, Kansas State University, University of Miami, University of Wisconsin Oshkosh, University of Florida, Chapman

University, and others, put together PR campaigns designed to promote the POPMONEY services. As part of the campaigns, the teams from each school put together events like balloon popping raffles, Twitter and social media campaigns, a bubble wrap popping event which broke a Guinness World Record, live game shows, a flash mob, and others. Examples of news coverage of these events are attached as Exhibit G.

- 14. The printouts marked as Exhibit H show Opposer's banking customers advertising the POPMONEY services on their websites. Such customers include Citibank, Ally, U.S. Bank, BBVA Compass, Fifth Third Bank, FNBO Direct, Arvest Bank, Bank of the West, Associated Bank, First Hawaiian Bank, PNC Bank, First National Bank, TD Bank, Citizens Bank, among others.
- 15. Opposer's banking customers are listed in the document attached as <u>Exhibit I</u>, marked CONFIDENTIAL, ATTORNEY'S EYES ONLY.
- 16. Opposer's POPMONEY services are also promoted by its clients through national advertising campaigns including:
 - a. the television commercial "Sending," featuring doubles tennis players, the Bryan brothers, which aired during coverage of the 2012 Summer Olympic Games. A press release from Citibank regarding this advertising campaign is attached as Exhibit J.
 - b. the television commercial "Yardwork" which aired in March 2013, during such popular shows as Nightline, Jimmy Kimmel Live, and others.
 - c. the television commercial "Daughter in College" which aired in March 2014,
 during the shows Good Morning America, Mad Money, and other local news

- broadcasts in San Francisco, New York, Los Angeles, and other major United States cities.
- 17. Opposer and Opposer's clients promote and market the POPMONEY services through a variety of methods, including television advertisements, social media campaigns, newspaper advertisements, and public space advertisements like subway ads, phone kiosk ads, and bus advertisements. Opposer has also promoted its POPMONEY services through advertisements on Pandora streaming radio. A document containing marketing examples is attached as Exhibit K, pages 3 and 5 marked CONFIDENTIAL, ATTORNEY'S EYES ONLY.
- 18. Opposer's POPMONEY services are the subject of news coverage in the banking industry and in general news publications. Articles from The Atlanta Journal-Constitution, Long Island Landing, Payments Source, American Banker, MarketLine NewsWire, Wireless News, Entertainment Close Up, Manufacturing Close-Up, Telegraph Herald, Wireless News, The Setonian, SocialBizWire, American Bankers Association ABA Banking Journal, Pittsburgh Post-Gazette, Mobile Payments Today, Payments Source, Reuters are attached as Exhibit L. Attached as Exhibit M is a list of articles covering Opposer's POPMONEY services, compiled by Opposer.
- 19. Opposer's POPMONEY services were discussed on the National Public Radio's ("NPR's") Planet Money program, Episode 489: The Invisible Plumbing Of Our Economy, which aired on October 4, 2013. Opposer's Senior Vice President, Bert Harkins, was interviewed during the segment.
- 20. Opposer's POPMONEY services have won national awards. In 2010, Opposer received the Interactive Media Outstanding Achievement Award for excellence in design for its POPMONEY website. In 2011, Opposer received the Monarch Innovation Award from Barlow

Research for its POPMONEY small business service. In 2013, Opposer received the Innovation in Mobile Value-Added Services award for its POPMONEY services at the Mobile Money Global Awards during the Mobile Money & Digital Payments Summit. Opposer also received the Best Mobile Payment award for its POPMONEY services at the Mobile Excellence Awards. Opposer's MOBILITI banking platform, which includes the POPMONEY services, received the highest score for a customizable solution in the Javelin Strategy & Research 2013-2014 Mobile Banking Vendor Scorecards. Printouts of press releases regarding these awards are attached as Exhibit N.

21. Opposer's POPMONEY services have been endorsed by a professional organization. In 2013, the American Bankers Association endorsed the POPMONEY services. The endorsement is attached as Exhibit O.

C. Applicant's Mark

22. Applicant has applied for the following United States trademark registration:

Mark	Serial Number	Filing Date	Services / Date of First Use
PMONEY	85/917,072	Apr. 29, 2013	Providing electronic processing of electronic funds transfer, ACH, credit card, debit card, electronic check and electronic payments (January 26, 2011)

Trademark Status and Document Retrieval (TSDR) Records for this application are attached as Exhibit B.

23. As set forth in its application, Serial No. 85/917,072, Applicant has been using the mark PMONEY in connection with "electronic processing of electronic funds transfer, ACH, credit card, debit card, electronic check, and electronic payments" (the "Services") since at least as early as January 26, 2011.

- 24. In commerce, Applicant uses the PMONEY mark in its mobile wallet application, "PMONEY" ("PMONEY App"). The PMONEY App enables consumers to pay, transfer and receive funds with their mobile phone or mobile phone number. The PMONEY App enables to consumers to make person to person payments ("P2P") as well as person to business payments ("P2B"). The PMONEY App enables consumers to pay friends or businesses with their credit/debit cards or their bank accounts.
- 25. Applicant's PMONEY services are available through its websites, www.pmoney.com, and etsms.com. The Applicant has operated its pmoney.com website and offered the PMONEY Services through that website since at least January 6, 2012. Printouts of the Applicant's websites are attached as Exhibit P.
- 26. Consumers can also download the PMONEY App through the Apple iTunes Store, and Google Play. Printouts of the Apple iTunes Store and Google Play listings for the PMONEY App are attached as Exhibit Q. Printouts of searches for "pmoney," "popmoney," "money transfer," and "mobile wallet" in the Google Play Store are attached as Exhibits R,S,T, and U, respectively.
- 27. Multiple mobile applications which provide similar services as the Applicant and the Opposer use the word "money" or a similar name to describe their mobile applications.

 Examples of these applications are attached as Exhibit V.

D. Applicant's Marketing, Advertising and Public Recognition

31. Applicant markets its Services to merchants, and businesses as well as to the general public. Currently, Applicant has merchants that accept payment via its PMONEY Services.

- 32. Applicant has advertised and marketed its services at several trade and merchandise shows. Applicant advertised its PMONEY Services at the following shows:
 - a. The PGA Merchandise Show, January 2011-2014;
 - b. The Windy City Summit, Chicago, May 2011-2014;
 - c. Money 20/20, Las Vegas, 2013;
 - d. TRANSACT 14, Las Vegas, 2014.

Pictures of the Applicant's booth at these trade shows are provided in Exhibit W.

33. The PGA Merchandise Show brings together more than 1,000 companies and brands introducing new and innovative equipment, apparel, accessories and services to more than 41,000 attendees. The Windy City Summit showcases solutions and efficiencies for treasury, cash management, finance and banking industry professionals from around the country. The Money 20/20 show is a global event for innovations in money. The 2013 show hosted more than 4,200 attendees from over 1,700 companies. The 2014 show is expected to draw more than 6,500 attendees from over 2,000 companies. The TRANSACT 14 Show is hosted by the Electronic Transactions Association ("ETA"), an international trade association representing companies who offer electronic transaction processing products and services. The ETA's membership spans the breadth of the payments industry, from institutions to transaction processors to independent sales organizations to equipment suppliers. The annual TRANSACT show is a gathering of industry leaders in the global payments and transactions ecosystem. TRANSACT 14 was attended by over 3,500 payments and transactions professionals and over 200 companies exhibited their goods and services. Opposer has been an exhibitor at the same show as the Applicant at least twice. The Opposer and the Applicant both attended the following

shows: Windy City Summit 2014; Money 20/20, 2013. Opposer's POPMONEY software and services were not exhibited at the Windy City Summit.

- 34. Since Applicant first began offering PMONEY Services, Applicant has spent advertising and marketing PMONEY.
- John Huh. Mr. Huh has been a professional golfer on the PGA Tour since 2012. In only his second PGA Tour event, Huh finished in a tie for 6th at the Farmers Insurance Open. In 2013, he finished tied for 11th at the Masters tournament in Georgia. Mr. Huh displays the Applicant's PMONEY mark on his hat as he travels throughout the country playing in the PGA Tour. The tournaments and events of the PGA Tour are televised nationally and seen by millions of viewers across the country. Additionally, Mr. Huh is often pictured wearing a hat with the Applicant's PMONEY mark when the national media reports on the events of the PGA Tour. Examples of Applicant's sponsorship of Mr. Huh are attached as Exhibit X.
- 36. Applicant is an official corporate partner of the Sports and Fitness Industry Association ("SFIA"). Applicant's partnership with SFIA includes the title sponsorship of the SFIA Industry Leaders Summit. In addition, this relationship provides year-round exposure for Applicant via activities connected to SFIA's webinar series, National Health Through Fitness Day, Litigation and Risk Management Summit and other events. A copy of the press release announcing the partnership is attached as Exhibit Y.
- 37. Applicant promotes and markets its PMONEY Services through social media platforms such as Facebook. The Applicant's Facebook page and the Applicant's PMONEY Facebook page were created in, 2012.

With respect to the above facts and evidence, admitted into evidence by stipulation, the parties stipulate and agree to reserve the right to comment on the facts accuracy, relevance, materiality, and/or weight.

Respectfully submitted:

FISERV, INC.

By its Attorneys,

Date: July 15, 2014 s/katrinaghull/

Katrina G. Hull

MICHAEL BEST & FRIEDRICH LLP 100 East Wisconsin Avenue, Suite 3300 Milwaukee, Wisconsin 53202-4108

ELECTRONIC TRANSACTION SYSTEMS CORP.

By its Attorneys,

Date: July 15, 2014 s/michaelpfortkort/

Michael P. Fortkort MICHAEL P FORTKORT PC 113164 Lazy Glen Ln. Oak Hill, Virginia 20171-2345

CERTIFICATE OF SERVICE

I hereby certify that a correct copy of the foregoing **STIPULATION FOR CERTAIN FACTS TO BE ENTERED INTO THE RECORD AND FOR CERTAIN DOCUMENTS AND TESTIMONY BE ADMITTED INTO EVIDENCE** has been served on Applicant by sending the same via electronic mail to the Applicant's attorney of record:

MICHAEL P. FORTKORT mfortkort@fortkort.com MICHAEL P FORTKORT PC 13164 LAZY GLEN LN OAK HILL, VIRGINIA 20171-2345

On the 15th day of July, 2014

/katrinaghull/
Katrina G. Hull

EXHIBIT A

TO

STIPULATION FOR CERTAIN FACTS TO BE ENTERED INTO THE RECORD AND FOR CERTAIN DOCUMENTS AND TESTIMONY BE ADMITTED INTO EVIDENCE

Opposition No. 91214266

Fisery, Inc. v. Electronic Transaction Systems Corporation

Generated on: This page was generated by TSDR on 2014-05-27 15:28:21 EDT

Mark: POPMONEY

POPMONEY

US Serial Number: 77757117 Application Filing Date: Jun. 11, 2009

US Registration Number: 3848688 Registration Date: Sep. 14, 2010

Register: Principal

Mark Type: Service Mark

Status: Registered. The registration date is used to determine when post-registration maintenance documents are due.

Status Date: Sep. 14, 2010

Publication Date: Nov. 03, 2009 Notice of Allowance Date: Jan. 26, 2010

Mark Information

Mark Literal Elements: POPMONEY

Standard Character Claim: Yes. The mark consists of standard characters without claim to any particular font style, size, or color.

Mark Drawing Type: 4 - STANDARD CHARACTER MARK

Goods and Services

Note: The following symbols indicate that the registrant/owner has amended the goods/services:

• Brackets [..] indicate deleted goods/services;

• Double parenthesis ((..)) identify any goods/services not claimed in a Section 15 affidavit of incontestability; and

• Asterisks *..* identify additional (new) wording in the goods/services.

For: Financial services, namely, electronic funds transfer, direct electronic debit transactions, electronic payment processing services,

electronic commerce merchant payment services, peer to peer electronic payments, and peer-to-peer money transfers

International Class(es): 036 - Primary Class U.S Class(es): 100, 101, 102

Class Status: ACTIVE

Basis: 1(a)

Basis Information (Case Level)

 Filed Use:
 No
 Currently Use:
 Yes
 Amended Use:
 No

 Filed ITU:
 Yes
 Currently ITU:
 No
 Amended ITU:
 No

 Filed 44D:
 No
 Currently 44D:
 No
 Amended 44D:
 No

 Filed 44E:
 No
 Amended 44E:
 No

Filed 66A: No Currently 66A: No Filed No Basis: No Currently No Basis: No

Current Owner(s) Information

Owner Name: FISERV, INC.

Owner Address: 255 FISERV DRIVE

BROOKFIELD, WISCONSIN 53045

UNITED STATES

Legal Entity Type: CORPORATION State or Country Where WISCONSIN

Organized:

Attorney/Correspondence Information

Attorney of Record

Attorney Name: Heather A. Dunn Docket Number: 352029-90011

Attorney Primary Email tmfilings@dlapiper.com Attorney Email No Address: Authorized:

Correspondent

Correspondent Ariana G. Voigt

Name/Address: Michael Best & Friedrich LLP

100 East Wisconsin Avenue, Suite 3300 Milwaukee, WISCONSIN 53202

UNITED STATES

Correspondent e-mail: mkeipdocket@michaelbest.com
 Correspondent e-mail Yes
 Authorized:

Domestic Representative - Not Found

Prosecution History

Date	Description	Proceeding Number
Jan. 15, 2014	AUTOMATIC UPDATE OF ASSIGNMENT OF OWNERSHIP	
Mar. 27, 2012	TEAS CHANGE OF CORRESPONDENCE RECEIVED	
Sep. 14, 2010	REGISTERED-PRINCIPAL REGISTER	
Aug. 07, 2010	NOTICE OF ACCEPTANCE OF STATEMENT OF USE E-MAILED	
Aug. 06, 2010	LAW OFFICE REGISTRATION REVIEW COMPLETED	68658
Aug. 05, 2010	ALLOWED PRINCIPAL REGISTER - SOU ACCEPTED	
Aug. 03, 2010	NOTICE OF APPROVAL OF EXTENSION REQUEST E-MAILED	
Aug. 02, 2010	STATEMENT OF USE PROCESSING COMPLETE	66154
Jul. 02, 2010	USE AMENDMENT FILED	66154
Aug. 02, 2010	EXTENSION 1 GRANTED	66154
Jul. 02, 2010	EXTENSION 1 FILED	66154
Aug. 02, 2010	CASE ASSIGNED TO INTENT TO USE PARALEGAL	66154
Jul. 02, 2010	TEAS EXTENSION RECEIVED	
Jul. 02, 2010	TEAS STATEMENT OF USE RECEIVED	
Jan. 26, 2010	NOA MAILED - SOU REQUIRED FROM APPLICANT	
Nov. 03, 2009	OFFICIAL GAZETTE PUBLICATION CONFIRMATION E-MAILED	
Nov. 03, 2009	PUBLISHED FOR OPPOSITION	
Sep. 25, 2009	LAW OFFICE PUBLICATION REVIEW COMPLETED	68658
Sep. 25, 2009	ASSIGNED TO LIE	68658
Sep. 15, 2009	APPROVED FOR PUB - PRINCIPAL REGISTER	
Sep. 15, 2009	EXAMINER'S AMENDMENT ENTERED	88888
Sep. 15, 2009	NOTIFICATION OF EXAMINERS AMENDMENT E-MAILED	6328
Sep. 15, 2009	EXAMINERS AMENDMENT E-MAILED	6328
Sep. 15, 2009	EXAMINERS AMENDMENT -WRITTEN	76933
Sep. 11, 2009	ASSIGNED TO EXAMINER	76933
Jun. 16, 2009	NOTICE OF PSEUDO MARK MAILED	
Jun. 15, 2009	NEW APPLICATION OFFICE SUPPLIED DATA ENTERED IN TRAM	
Jun. 15, 2009	NEW APPLICATION ENTERED IN TRAM	

TM Staff and Location Information

TM Staff Information - None

File Location

Current Location: PUBLICATION AND ISSUE SECTION Date in Location: Aug. 06, 2010

Assignment Abstract Of Title Information

Total Assignments: 1 Registrant: Cashedge, Inc.

Assignment 1 of 1

Conveyance: NUNC PRO TUNC ASSIGNMENT EFFECTIVE 09/11/2011

Reel/Frame: <u>5180/0753</u> Pages: 4

Date Recorded: Dec. 23, 2013

Supporting Documents: assignment-tm-5180-0753.pdf

Assignor

Name: CASHEDGE, INC.

Legal Entity Type: CORPORATION

State or Country Where DELAWARE

Execution Date: Dec. 20, 2013

Organized:

Assignee

Name: FISERV, INC.

Legal Entity Type: CORPORATION

State or Country Where WISCONSIN

Organized:

Address: 255 FISERV DRIVE

BROOKFIELD, WISCONSIN 53045

Correspondent

Correspondent Name: KATRINA G. HULL
Correspondent Address: 100 E. WISCONSIN AVE

SUITE 3300

MILWAUKEE, WI 53202

Domestic Representative - Not Found

Proceedings

Summary

Number of Proceedings: 1

Type of Proceeding: Opposition

Proceeding Number: 91214266 Filing Date: Dec 31, 2013

Status: Pending Status Date: Dec 31, 2013

Interlocutory Attorney: MARY CATHERINE FAINT

Defendant

Name: Electronic Transaction Systems Corporation

Correspondent Address: MICHAEL P. FORTKORT

MICHAEL P FORTKORT PC 13164 LAZY GLEN LN OAK HILL VA , 20171-2345 UNITED STATES

Correspondent e-mail: mfortkort@fortkort.com

Associa	ated r	narke

7.0000iatou marko		
Mark	Application Status	Serial Registration Number Number
PMONEY	Opposition Pending	<u>85917072</u>
	Plaintiff(s)	

Name: Fiserv, Inc.

Correspondent Address: Katrina G. Hull

Michael Best & Friedrich, LLP 100 E. Wisconsin Ave, Ste. 3300 Milwaukee WI, 53202

UNITED STATES

Correspondent e-mail: kghull@michaelbest.com, mkeipdocket@michaelbest.com

Assoc	iated	marks

Mark	Application Status	Serial Number	Registration Number
POPMONEY	Registered	<u>77757117</u>	3848688
POPMONEY	Registered	77965288	<u>3867315</u>
POPMONEY	Registered	85752879	4386981

Prosecution History					
Entry Number	History Text	Date	Due Date		
1	FILED AND FEE	Dec 31, 2013			
2	NOTICE AND TRIAL DATES SENT; ANSWER DUE:	Dec 31, 2013	Feb 09, 2014		
3	PENDING, INSTITUTED	Dec 31, 2013			
4	ANSWER	Feb 10, 2014			
5	STIPULATION FOR ACR	Apr 14, 2014			
6	TRIAL DATES RESET	May 06, 2014			

Generated on: This page was generated by TSDR on 2014-05-27 15:28:41 EDT

Mark: POPMONEY



US Serial Number: 77965288 Application Filing Date: Mar. 22, 2010

US Registration Number: 3867315 Registration Date: Oct. 26, 2010

Register: Principal

Mark Type: Service Mark

Status: Registered. The registration date is used to determine when post-registration maintenance documents are due.

Status Date: Oct. 26, 2010

Publication Date: Aug. 10, 2010

Mark Information

Mark Literal Elements: POPMONEY

Standard Character Claim: No

Mark Drawing Type: 3 - AN ILLUSTRATION DRAWING WHICH INCLUDES WORD(S)/ LETTER(S)/NUMBER(S)

Description of Mark: The mark consists of word "POPMONEY" with arrow designs in the "O" for "POP".

Color(s) Claimed: Color is not claimed as a feature of the mark.

Design Search Code(s): 24.15.03 - Arrows formed by words, letters, numbers or punctuation

Goods and Services

Note: The following symbols indicate that the registrant/owner has amended the goods/services:

• Brackets [..] indicate deleted goods/services;

• Double parenthesis ((..)) identify any goods/services not claimed in a Section 15 affidavit of incontestability; and

Asterisks *..* identify additional (new) wording in the goods/services.

For: Financial services, namely, electronic funds transfer, direct electronic debit transactions, electronic payment processing services,

electronic commerce merchant payment services, peer to peer electronic payments, and peer-to-peer money transfers

International Class(es): 036 - Primary Class U.S Class(es): 100, 101, 102

Class Status: ACTIVE Basis: 1(a)

First Use: Apr. 20, 2010 **Use in Commerce:** Apr. 20, 2010

Basis Information (Case Level)

Filed Use:NoCurrently Use:YesAmended Use:NoFiled ITU:YesCurrently ITU:NoAmended ITU:NoFiled 44D:NoCurrently 44D:NoAmended 44D:NoFiled 44E:NoCurrently 44E:NoAmended 44E:No

Filed 66A: No Currently 66A: No Filed No Basis: No Currently No Basis: No

Current Owner(s) Information

Owner Name: FISERV, INC.

Owner Address: 255 FISERV DRIVE

BROOKFIELD, WISCONSIN 53045

UNITED STATES

Legal Entity Type: CORPORATION State or Country Where WISCONSIN

Organized:

Attorney/Correspondence Information

Attorney of Record

Attorney Name: Heather A. Dunn

Docket Number: 352029-122

Attorney Primary Email tmfilings@dlapiper.com Address:
Address:
Address:
Attorney Email No Authorized:

Correspondent

Correspondent Ariana G. Voigt
Name/Address: Michael Best & Friedrich LLP
100 East Wisconsin Avenue, Suite 3300
Milwaukee, WISCONSIN 53202

UNITED STATES

Phone: 414-271-6560 Fax: 414-277-0656

Correspondent e-mail Yes Correspondent e-mail: mkeipdocket@michaelbest.com Authorized:

Domestic Representative - Not Found

Prosecution History

Date	Description	Proceeding Number
Jan. 15, 2014	AUTOMATIC UPDATE OF ASSIGNMENT OF OWNERSHIP	
Mar. 27, 2012	TEAS CHANGE OF CORRESPONDENCE RECEIVED	
Oct. 26, 2010	REGISTERED-PRINCIPAL REGISTER	
Aug. 10, 2010	OFFICIAL GAZETTE PUBLICATION CONFIRMATION E-MAILED	
Aug. 10, 2010	PUBLISHED FOR OPPOSITION	
Jul. 07, 2010	LAW OFFICE PUBLICATION REVIEW COMPLETED	74221
Jul. 07, 2010	ASSIGNED TO LIE	74221
Jun. 24, 2010	NOTICE OF ACCEPTANCE OF AMENDMENT TO ALLEGE USE E-MAILED	
Jun. 23, 2010	APPROVED FOR PUB - PRINCIPAL REGISTER	
Jun. 23, 2010	USE AMENDMENT ACCEPTED	76487
Jun. 22, 2010	ASSIGNED TO EXAMINER	76487
Apr. 30, 2010	AMENDMENT TO USE PROCESSING COMPLETE	88889
Apr. 30, 2010	USE AMENDMENT FILED	88889
Apr. 29, 2010	TEAS AMENDMENT OF USE RECEIVED	
Mar. 27, 2010	NOTICE OF DESIGN SEARCH CODE AND PSEUDO MARK MAILED	
Mar. 26, 2010	NEW APPLICATION OFFICE SUPPLIED DATA ENTERED IN TRAM	
Mar. 25, 2010	NEW APPLICATION ENTERED IN TRAM	

TM Staff and Location Information

TM Staff Information - None

File Location

Current Location: PUBLICATION AND ISSUE SECTION Date in Location: Oct. 26, 2010

Assignment Abstract Of Title Information

Summary

Total Assignments: 1 Registrant: Cashedge, Inc

Assignment 1 of 1

Conveyance: NUNC PRO TUNC ASSIGNMENT EFFECTIVE 09/11/2011

Reel/Frame: 5180/0753 Pages: 4

Date Recorded: Dec. 23, 2013

Supporting Documents: assignment-tm-5180-0753.pdf

Assignor

Name: CASHEDGE, INC. Execution Date: Dec. 20, 2013 State or Country Where DELAWARE Legal Entity Type: CORPORATION

Organized:

Assignee

Name: FISERV, INC.

Legal Entity Type: CORPORATION State or Country Where WISCONSIN

Organized:

Address: 255 FISERV DRIVE

BROOKFIELD, WISCONSIN 53045

Correspondent

Correspondent Name: KATRINA G. HULL

Correspondent Address: 100 E. WISCONSIN AVE

SUITE 3300 MILWAUKEE, WI 53202

Domestic Representative - Not Found

Proceedings

Summary

Number of Proceedings: 1

Type of Proceeding: Opposition

Proceeding Number: 91214266 Filing Date: Dec 31, 2013

Status: Pending Status Date: Dec 31, 2013

Interlocutory Attorney: MARY CATHERINE FAINT

Defendant

Name: Electronic Transaction Systems Corporation

Correspondent Address: MICHAEL P. FORTKORT MICHAEL P FORTKORT PC

MICHAEL P FORTKORT PC 13164 LAZY GLEN LN OAK HILL VA, 20171-2345 UNITED STATES

Correspondent e-mail: mfortkort@fortkort.com

Associated marks

 Mark
 Application Status
 Serial Number
 Registration Number

 PMONEY
 Opposition Pending
 85917072

 Plaintiff(s)

Name: Fiserv, Inc.

Correspondent Address: Katrina G. Hull

Michael Best & Friedrich, LLP 100 E. Wisconsin Ave, Ste. 3300 Milwaukee WI , 53202 UNITED STATES

 $\textbf{Correspondent e-mail:} \ \ \underline{ kghull@michaelbest.com} \, , \, \underline{ mkeipdocket@michaelbest.com} \, \\$

Associated marks			
Mark	Application Status	Serial Number	Registration Number
POPMONEY	Registered	77757117	3848688
POPMONEY	Registered	77965288	<u>3867315</u>
POPMONEY	Registered	85752879	<u>4386981</u>

Prosecution History				
Entry Number	History Text	Date	Due Date	
1	FILED AND FEE	Dec 31, 2013		
2	NOTICE AND TRIAL DATES SENT; ANSWER DUE:	Dec 31, 2013	Feb 09, 2014	
3	PENDING, INSTITUTED	Dec 31, 2013		
4	ANSWER	Feb 10, 2014		
5	STIPULATION FOR ACR	Apr 14, 2014		
6	TRIAL DATES RESET	May 06, 2014		

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Mark: POPMONEY

POPMONEY

US Serial Number: 85752879 Application Filing Date: Oct. 12, 2012
US Registration Number: 4386981 Registration Date: Aug. 20, 2013

Register: Principal

Mark Type: Trademark, Service Mark

Status: Registered. The registration date is used to determine when post-registration maintenance documents are due.

Status Date: Aug. 20, 2013

Publication Date: Jun. 04, 2013

Mark Information

Mark Literal Elements: POPMONEY

Standard Character Claim: Yes. The mark consists of standard characters without claim to any particular font style, size, or color.

Mark Drawing Type: 4 - STANDARD CHARACTER MARK

Related Properties Information

Claimed Ownership of US 3848688, 3867315, 4082207

Registrations:

Goods and Services

Note: The following symbols indicate that the registrant/owner has amended the goods/services:

• Brackets [..] indicate deleted goods/services;

• Double parenthesis ((..)) identify any goods/services not claimed in a Section 15 affidavit of incontestability; and

Asterisks *..* identify additional (new) wording in the goods/services.

For: Downloadable computer software to enable users to initiate banking and financial transactions via a wireless communication device, namely, software to initiate electronic funds transfers, electronic payments, person-to person money transfers, and person-to-person electronic payments; downloadable computer software to enable users to access transaction and account information in connection with electronic funds transfers and electronic payments

International Class(es): 009 - Primary Class U.S Class(es): 021, 023, 026, 036, 038

Class Status: ACTIVE

Basis: 1(a)

First Use: Feb. 21, 2010 Use in Commerce: Feb. 21, 2010

For: Software as a service (SaaS) services featuring software to enable users to initiate banking and financial transactions, namely, software to initiate electronic funds transfers, electronic payments, person-to-person money transfers, and person-to-person electronic payments; software as a service (SaaS) services featuring software to enable users to access transaction and account information in

connection with electronic funds transfers and electronic payments

International Class(es): 042 - Primary Class U.S Class(es): 100, 101

Class Status: ACTIVE Basis: 1(a)

First Use: Dec. 13, 2009 **Use in Commerce:** Dec. 13, 2009

Basis Information (Case Level)

Filed Use: Yes Currently Use: Yes Amended Use: No Filed ITU: No Currently ITU: No Amended ITU: No Filed 44D: No Currently 44D: No Amended 44D: No Filed 44E: No Currently 44E: No Amended 44E: No Filed 66A: No Currently 66A: No

Filed No Basis: No Currently No Basis: No

Current Owner(s) Information

Owner Name: Fiserv, Inc.

Owner Address: 255 Fiserv Drive

Brookfield, WISCONSIN 53045

UNITED STATES

Legal Entity Type: CORPORATION State or Country Where WISCONSIN

Organized:

Attorney/Correspondence Information

Attorney of Record

Attorney Name: Ariana G. Voigt Docket Number: 034083-9512

Attorney Primary Email mkeipdocket@michaelbest.com Attorney Email No Address: Authorized:

Correspondent

Correspondent ARIANA G. VOIGT
Name/Address: MICHAEL BEST & FRIEDRICH LLP 100 E WISCONSIN AVE STE 3300

MILWAUKEE, WISCONSIN 53202-4108

UNITED STATES

Phone: 414-271-6560 Fax: 414-277-0656

Correspondent e-mail: <u>mkeipdocket@michaelbest.com</u> Correspondent e-mail Yes Authorized:

Domestic Representative - Not Found

Prosecution History

Date	Description	Proceeding Number
Aug. 20, 2013	REGISTERED-PRINCIPAL REGISTER	
Jun. 04, 2013	OFFICIAL GAZETTE PUBLICATION CONFIRMATION E-MAILED	
Jun. 04, 2013	PUBLISHED FOR OPPOSITION	
May 15, 2013	NOTIFICATION OF NOTICE OF PUBLICATION E-MAILED	
May 02, 2013	LAW OFFICE PUBLICATION REVIEW COMPLETED	66121
May 02, 2013	ASSIGNED TO LIE	66121
Apr. 22, 2013	APPROVED FOR PUB - PRINCIPAL REGISTER	
Apr. 22, 2013	EXAMINER'S AMENDMENT ENTERED	88888
Apr. 22, 2013	NOTIFICATION OF EXAMINERS AMENDMENT E-MAILED	6328
Apr. 22, 2013	EXAMINERS AMENDMENT E-MAILED	6328
Apr. 22, 2013	EXAMINERS AMENDMENT -WRITTEN	81099
Dec. 19, 2012	NOTIFICATION OF NON-FINAL ACTION E-MAILED	6325
Dec. 19, 2012	NON-FINAL ACTION E-MAILED	6325
Dec. 19, 2012	NON-FINAL ACTION WRITTEN	81099
Dec. 18, 2012	ASSIGNED TO EXAMINER	81099
Oct. 19, 2012	NOTICE OF PSEUDO MARK MAILED	
Oct. 18, 2012	NEW APPLICATION OFFICE SUPPLIED DATA ENTERED IN TRAM	
Oct. 16, 2012	NEW APPLICATION ENTERED IN TRAM	

TM Staff and Location Information

TM Staff Information - None

File Location

Current Location: PUBLICATION AND ISSUE SECTION Date in Location: Aug. 20, 2013

Proceedings

Number of Proceedings: 1

Type of Proceeding: Opposition

Proceeding Number: 91214266 Filing Date: Dec 31, 2013 Status: Pending Status Date: Dec 31, 2013

Interlocutory Attorney: MARY CATHERINE FAINT

Defendant

Name: Electronic Transaction Systems Corporation

Correspondent Address: MICHAEL P. FORTKORT MICHAEL P FORTKORT PC 13164 LAZY GLEN LN OAK HILL VA , 20171-2345 UNITED STATES

Correspondent e-mail: mfortkort@fortkort.com

Associated marks

710000iatou marko			
Mark	Application Status	Serial Number	Registration Number
PMONEY	Opposition Pending	85917072	
	Plaintiff(s)		

Name: Fiserv, Inc.

Correspondent Address: Katrina G. Hull

Michael Best & Friedrich, LLP 100 E. Wisconsin Ave, Ste. 3300 Milwaukee WI, 53202 UNITED STATES

 $\textbf{Correspondent e-mail:} \ \ \underline{kghull@michaelbest.com} \,, \\ \underline{mkeipdocket@michaelbest.com} \,$

SSOC	iated	marks	

ASSOCIATED ITIAINS			
Mark	Application Status	Serial Number	Registration Number
POPMONEY	Registered	<u>77757117</u>	<u>3848688</u>
POPMONEY	Registered	77965288	<u>3867315</u>
POPMONEY	Registered	85752879	4386981

	Prosecution History			
Entry Number	History Text	Date	Due Date	
1	FILED AND FEE	Dec 31, 2013		
2	NOTICE AND TRIAL DATES SENT; ANSWER DUE:	Dec 31, 2013	Feb 09, 2014	
3	PENDING, INSTITUTED	Dec 31, 2013		
4	ANSWER	Feb 10, 2014		
5	STIPULATION FOR ACR	Apr 14, 2014		
6	TRIAL DATES RESET	May 06, 2014		

EXHIBIT B

TO

STIPULATION FOR CERTAIN FACTS TO BE ENTERED INTO THE RECORD AND FOR CERTAIN DOCUMENTS AND TESTIMONY BE ADMITTED INTO EVIDENCE

Opposition No. 91214266

Fiserv, Inc. v. Electronic Transaction Systems Corporation

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Mark: PMONEY

pmoney

US Serial Number: 85917072 Application Filing Date: Apr. 29, 2013

Register: Principal

Mark Type: Service Mark

Status: An opposition after publication is pending at the Trademark Trial and Appeal Board. For further information, see TTABVUE on the

Trademark Trial and Appeal Board web page.

Status Date: Dec. 31, 2013

Publication Date: Sep. 03, 2013

Mark Information

Mark Literal Elements: PMONEY

Standard Character Claim: Yes. The mark consists of standard characters without claim to any particular font style, size, or color.

Mark Drawing Type: 4 - STANDARD CHARACTER MARK

Goods and Services

Note: The following symbols indicate that the registrant/owner has amended the goods/services:

• Brackets [..] indicate deleted goods/services;

• Double parenthesis ((..)) identify any goods/services not claimed in a Section 15 affidavit of incontestability; and

Asterisks *..* identify additional (new) wording in the goods/services.

For: Providing electronic processing of electronic funds transfer, ACH, credit card, debit card, electronic check and electronic payments

International Class(es): 036 - Primary Class U.S Class(es): 100, 101, 102

Class Status: ACTIVE

Basis: 1(a)

First Use: Jan. 26, 2011 **Use in Commerce:** Jan. 26, 2011

Basis Information (Case Level)

Filed Use: Yes Currently Use: Yes Amended Use: No Filed ITU: No Currently ITU: No Amended ITU: No Filed 44D: No Currently 44D: No Amended 44D: No Filed 44E: No Amended 44E: No

Filed 66A: No Currently 66A: No Filed No Basis: No Currently No Basis: No

Current Owner(s) Information

Owner Name: Electronic Transaction Systems Corporation

Owner Address: Suite 200

10 Pidgeon Hill Drive Sterling, VIRGINIA 20165 UNITED STATES

Legal Entity Type: CORPORATION State or Country Where VIRGINIA

Organized:

Attorney/Correspondence Information

Attorney of Record

Attorney Name: Michael P. Fortkort Docket Number: ETSC003TM0

Attorney Primary Email Mortkort@fortkort.com Attorney Email Yes Address: Authorized:

Correspondent

Correspondent MICHAEL P. FORTKORT Name/Address: MICHAEL P FORTKORT PC 13164 LAZY GLEN LN OAK HILL, VIRGINIA 20171-2345

UNITED STATES

Phone: 703-435-9390 Fax: 703-435-8857

Correspondent e-mail: mfortkort@fortkort.com Correspondent e-mail Yes

Authorized:

Domestic Representative - Not Found

Prosecution History

Date	Description	Proceeding Number
Dec. 31, 2013	OPPOSITION INSTITUTED NO. 999999	214266
Oct. 01, 2013	EXTENSION OF TIME TO OPPOSE RECEIVED	
Sep. 03, 2013	OFFICIAL GAZETTE PUBLICATION CONFIRMATION E-MAILED	
Sep. 03, 2013	PUBLISHED FOR OPPOSITION	
Aug. 14, 2013	NOTIFICATION OF NOTICE OF PUBLICATION E-MAILED	
Jul. 22, 2013	APPROVED FOR PUB - PRINCIPAL REGISTER	
Jul. 22, 2013	ASSIGNED TO EXAMINER	82414
May 04, 2013	NOTICE OF PSEUDO MARK E-MAILED	
May 03, 2013	NEW APPLICATION OFFICE SUPPLIED DATA ENTERED IN TRAM	
May 02, 2013	NEW APPLICATION ENTERED IN TRAM	

TM Staff and Location Information

TM Staff Information

TM Attorney: CHANG, KATHERINE S Law Office Assigned: LAW OFFICE 115

File Location

Current Location: PUBLICATION AND ISSUE SECTION Date in Location: Jul. 26, 2013

Proceedings

Summary

Number of Proceedings: 2

Type of Proceeding: Opposition

Proceeding Number: 91214266 Filing Date: Dec 31, 2013

Status: Pending Status Date: Dec 31, 2013

Interlocutory Attorney: MARY CATHERINE FAINT

Defendant

Name: Electronic Transaction Systems Corporation

Correspondent Address: MICHAEL P. FORTKORT

MICHAEL P FORTKORT PC 13164 LAZY GLEN LN OAK HILL VA, 20171-2345 **UNITED STATES**

Correspondent e-mail: mfortkort@fortkort.com

Associated marks

Serial Registration Mark **Application Status** Number Number

PMONEY Opposition Pending 85917072

Plaintiff(s)

Name: Fiserv, Inc.

Correspondent Address: Katrina G. Hull

Michael Best & Friedrich, LLP 100 E. Wisconsin Ave, Ste. 3300

Milwaukee WI, 53202 UNITED STATES

Correspondent e-mail: kghull@michaelbest.com, mkeipdocket@michaelbest.com

Associated marks

Registration **Application Status Serial Number** Number POPMONEY Registered 77757117 3848688

POPMONEY Registered <u>77965288</u> <u>3867315</u>
POPMONEY Registered 85752879 4386981

Prosecution History				
Entry Number	History Text	Date	Due Date	
1	FILED AND FEE	Dec 31, 2013		
2	NOTICE AND TRIAL DATES SENT; ANSWER DUE:	Dec 31, 2013	Feb 09, 2014	
3	PENDING, INSTITUTED	Dec 31, 2013		
4	ANSWER	Feb 10, 2014		
5	STIPULATION FOR ACR	Apr 14, 2014		
6	TRIAL DATES RESET	May 06, 2014		
	Town of Dunnan	linas Futanalan of Time		

Type of Proceeding: Extension of Time

Proceeding Number: 85917072 Filing Date: Oct 01, 2013

Status: Terminated Status Date: Jan 01, 2014

Interlocutory Attorney:

Defendant

Name: Electronic Transaction Systems Corporati

Correspondent Address: MICHAEL P. FORTKORT

MICHAEL P FORTKORT PC 13164 LAZY GLEN LN OAK HILL VA, 20171-2345 UNITED STATES

Associated marks

Mark
Application Status
Serial Number
Registration Number

PMONEY
Opposition Pending
Potential Opposer(s)

Name: Fiserv, Inc.

Correspondent Address: Katrina G. Hull

Michael Best & Friedrich, LLP 100 E. Wisconsin Ave, Ste. 3300 Milwaukee WI, 53202

UNITED STATES

 $\textbf{Correspondent e-mail:} \ \ \underline{ kghull@michaelbest.com} \ \, , \\ \underline{ mkeipdocket@michaelbest.com} \ \, , \\ \underline{ mkeipd$

Associated marks			
Mark	Application Status	Serial Number	Registration Number

Name: Cashedge, Inc.

Correspondent Address: Katrina G. Hull

Michael Best & Friedrich, LLP 100 E. Wisconsin Ave., Ste. 3300 Milwaukee WI, 53202

UNITED STATES

Correspondent e-mail: <u>mkeipdocket@michaelbest.com</u>

Prosecution History				
Entry Number	History Text	Date	Due Date	
1	INCOMING - EXT TIME TO OPPOSE FILED	Oct 01, 2013		
2	EXTENSION OF TIME GRANTED	Oct 01, 2013		
3	INCOMING - EXT TIME TO OPPOSE FILED	Oct 02, 2013		
4	EXTENSION OF TIME GRANTED	Oct 02, 2013		
5	INCOMING - EXT TIME TO OPPOSE FILED	Oct 21, 2013		
6	EXTENSION OF TIME GRANTED	Oct 21, 2013		
7	INCOMING - EXT TIME TO OPPOSE FILED	Oct 21, 2013		
8	EXTENSION OF TIME GRANTED	Oct 21, 2013		

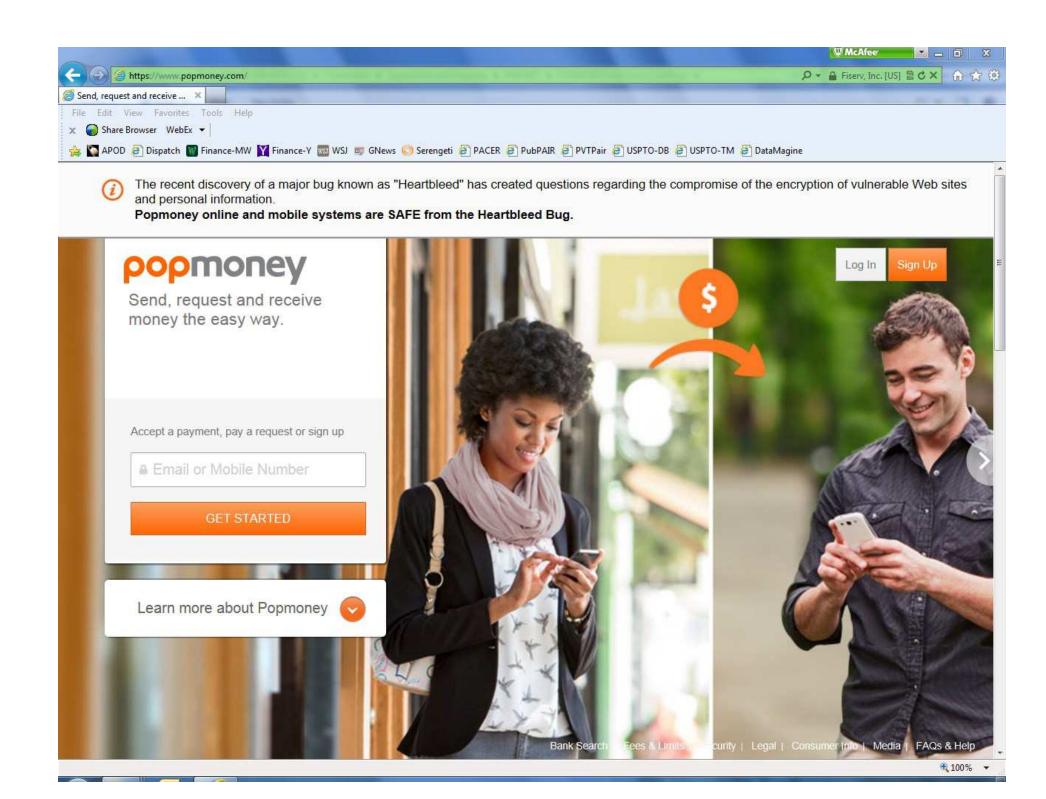
EXHIBIT C

TO

STIPULATION FOR CERTAIN FACTS TO BE ENTERED INTO THE RECORD AND FOR CERTAIN DOCUMENTS AND TESTIMONY BE ADMITTED INTO EVIDENCE

Opposition No. 91214266

Fiserv, Inc. v. Electronic Transaction Systems Corporation





Home | About Popmoney | How it W

Has someone
Sent you Money?

Start Here

Log In
Email Address

Password Forgot your password? »

Remember Me Log In

Check your bank for these Popmoney services

What is Popmoney
Popmoney is an innovative bank service that eliminates the hassles... See More »

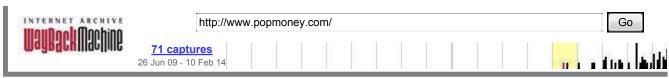
How it works
Popmoney empowers your online bank account with email and text. See more »

Security
Keeping you and your data safe is our top priority. See more »



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POPmoney Page 1 of 1



POPmoney

- CashEdge.com
- marketing@cashedge.com

About Consumers Bank Media

POPmoney is a simple, convenient and secure way to send money to and receive money from people yo

- Send mobile and email payments directly from your bank account
- Deposit payments in three easy steps
- Free yourself from the hassle of checks, bank visits and in-person visits

Coming Soon to a Bank Near You!

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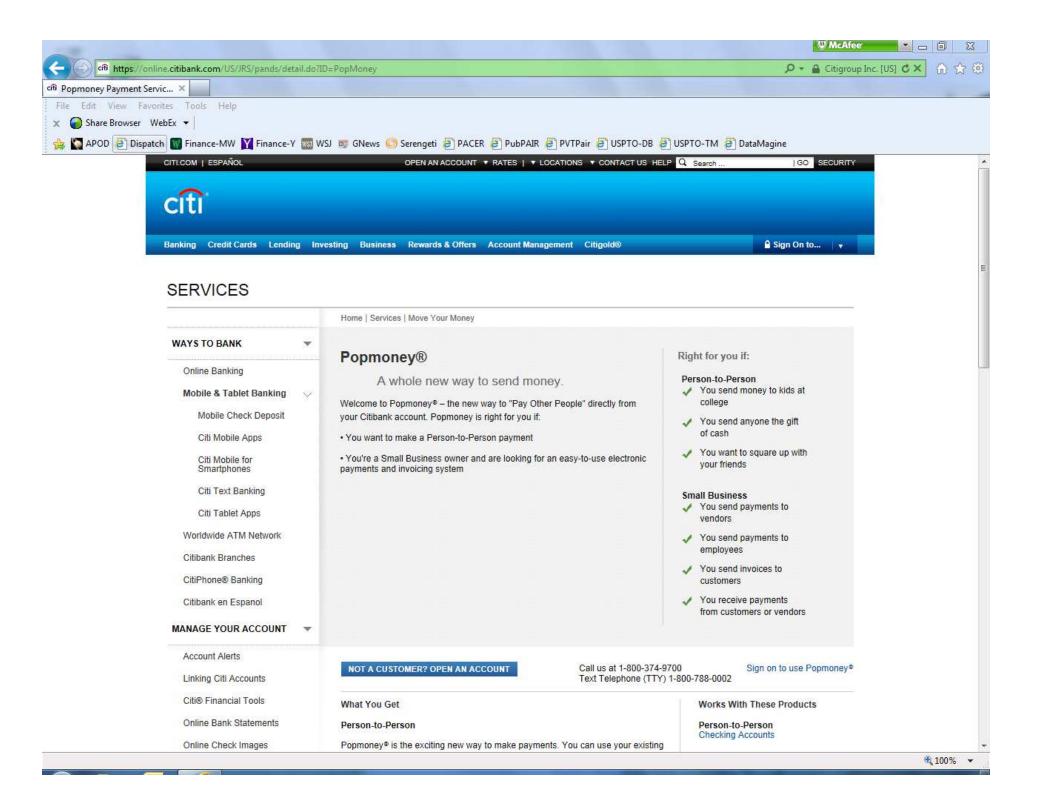
EXHIBIT D

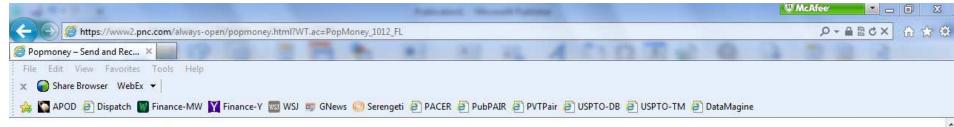
TO

STIPULATION FOR CERTAIN FACTS TO BE ENTERED INTO THE RECORD AND FOR CERTAIN DOCUMENTS AND TESTIMONY BE ADMITTED INTO EVIDENCE

Opposition No. 91214266

Fiserv, Inc. v. Electronic Transaction Systems Corporation







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popmoney | for the achiever in you.

Popmoney lets you send money to your family and friends from your PNC Online Banking account - for free! It's a simple way to send or receive money. Learn more »

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EXHIBIT E

TO

STIPULATION FOR CERTAIN FACTS TO BE ENTERED INTO THE RECORD AND FOR CERTAIN DOCUMENTS AND TESTIMONY BE ADMITTED INTO EVIDENCE

Opposition No. 91214266

Fisery, Inc. v. Electronic Transaction Systems Corporation

iTunes Preview

Overview

Features

iTunes Charts



iTunes is the world's easiest way to organize and add to your digital media collection.

We are unable to find iTunes on your computer. To download the free app Popmoney by CashEdge Inc., get iTunes now.

Already have iTunes? Click I Have iTunes to open it now.

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Free Download &

View More by This Developer

Popmoney

By CashEdge Inc.

Open iTunes to buy and download apps.



View In iTunes

Free

Category: Finance
Updated: Mar 25, 2014
Version: 3.1.12
Size: 5.4 MB
Language: English
Seller: CashEdge
© 2012 Fiserv Inc.

Rated 4+

Compatibility: Requires iOS 5.0 or later. Compatible with iPhone, iPad, and iPod touch. This app is optimized for iPhone 5.

Customer Ratings

We have not received enough ratings to display an average for the current version of this application.

All Versions:

Description

No more IOU for YOU.

You can now pay people with the Popmoney® personal payment service. We've made paying someone and getting paid as easy as sending a text or email.

The Popmoney iPhone app lets you easily send or request money from friends, family, or anyone at all.* All you need is their name and email address or mobile phone number to move money from your bank account to theirs. The Popmoney app makes it easy to:

- * Pay your friends, family or other people using just their email address or mobile phone number.
- * Request payment from a single person or a group of people, including setting up reminders to pay
- * Pick up a Popmoney payment someone else has sent you and assure it lands in your designated bank or credit union account

Popmoney is offered by 1400 financial institutions, making it easy for your friends, family and others to take advantage of the service.

Use Popmoney to pay your landlord, your cousin, or your coworker. Popmoney makes it easy to pay for all sorts of things – rent, shared bills, or even just paying back a friend for lunch.

It's a simple, secure, and smarter way to pay and get paid.*

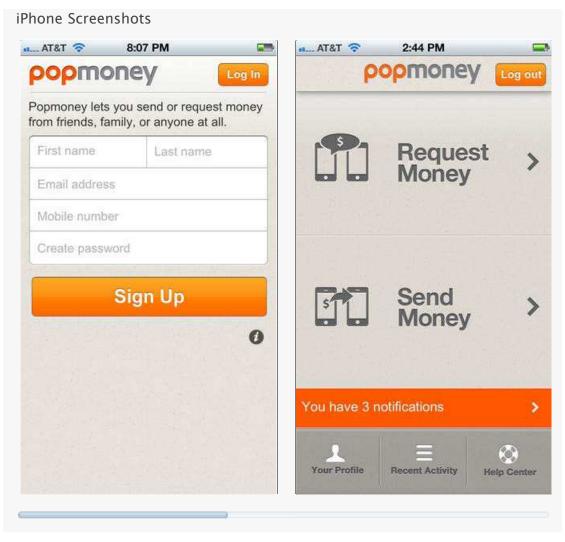
Check out more info at Popmoney.com

*Terms and Conditions apply.

CashEdge Inc. Web Site ▶ Popmoney Support ▶

What's New in Version 3.1.12

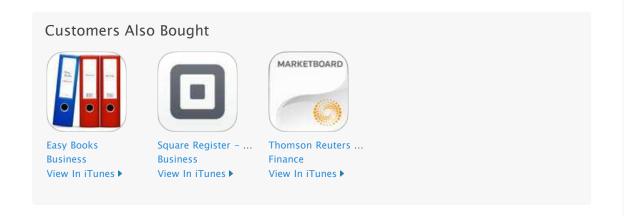
- -Performance improvements
- -Minor bug fixes

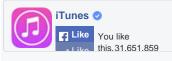


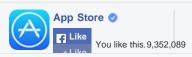
Customer Reviews

Terrible ★ by Zm2012

Not reliable and \$500 limit.







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iTunes

iTunes Download iTunes Features iTunes Charts

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AirPlay Accessibility Working with iTunes Overview **Enhance Your Content** Sell Your Content Market with iTunes Link to iTunes

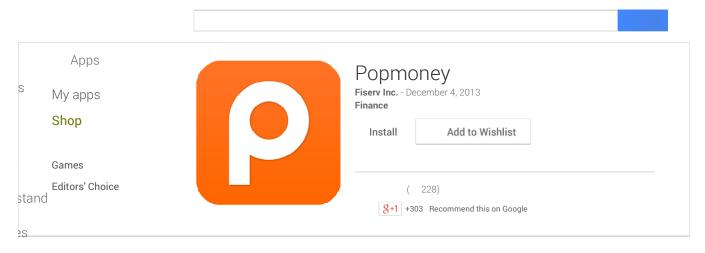
iTunes Store Browse iTunes Store Browse App Store Buy Music Now Buy iTunes Gift Cards Redeem iTunes Gift Cards iTunes Corporate Sales Free Single of the Week

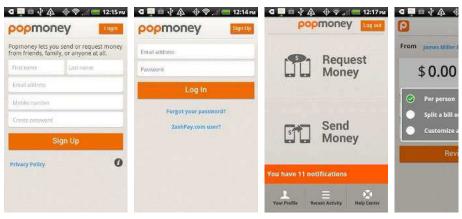
Shop the Apple Online Store (1-800-MY-APPLE), visit an Apple Retail Store, or find a reseller.

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Description

No more IOU for YOU.

You can now pay people with the Popmoney® personal payment service. We've made paying someone and getting paid as easy as sending a text or email.

The Popmoney Android app lets you easily send or request money from friends, family, or anyone at all.* All you need is their name and email address or mobile phone number to move money from your bank account to theirs. The Popmoney app makes it easy to:

- * Pay your friends, family or other people using just their email address or mobile phone number.
- * Request payment from a single person or a group of people, including setting up reminders to pay
- * Pick up a Popmoney payment someone else has sent you and assure it lands in your designated bank or credit union account

Popmoney is offered by 1400 financial institutions, making it easy for

Read more

Reviews

3.6

228 total

5 934 49

3 30

2 10

1 46

Write a Review



Todd Brink

Service needs some work First time transactions are a pain. Mobile interface



Stacye Stone

Bad experience After 5 days still no money. Cust rep blames my sender,

What's New

Minor bug fixes

Additional information

Updated

December 4, 2013

Size 3.6M

Requires Android

Installs

50,000 - 100,000

Current Version 3.1.6

2.1 and up

Content Rating
Everyone

Contact Developer

Visit Developer's Website Email Developer

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F&M Mobile Money Fisery Solutions, Inc.



PVB Mobile Banking Platte Valley Bank Mob



Golden 1 Mobile The Golden 1 Credit Uni



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FREE

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EXHIBIT F

TO

STIPULATION FOR CERTAIN FACTS TO BE ENTERED INTO THE RECORD AND FOR CERTAIN DOCUMENTS AND TESTIMONY BE ADMITTED INTO EVIDENCE

Opposition No. 91214266

Fiserv, Inc. v. Electronic Transaction Systems Corporation

Solutions

Industries

Newsroom

Resource Center

About Fiserv

fiserv.

Q

Solutions

- + Customer & Channel Management
- + Insights & Optimization
- Payments
- + ACH Solutions
- + ATM Solutions

Bank Platforms

+ Biller Solutions

Card Solutions

+ Case Management & Resolution

Cash & Logistics

Convergent Payments Solutions

+ Credit & Debit Solutions

Credit Union Platforms

 Electronic Billing & Payment Solutions

Float Management Solutions

Item Processing Solutions

Mobile Solutions

Output Solutions

+ Payments Network

Personal Payments Services

Popmonev

Popmoney Small Business

+ Prepaid Solutions

Remittance Solutions

+ Source Capture Solutions

Walk-In Solutions

- Processing Services
- + Risk & Compliance

Popmoney

Popmoney personal payment service from Fiserv allows consumers to conveniently send and receive money while offering your financial institution the opportunity to generate new transaction-based revenue.

Overview

Today's consumers want simple, convenient and secure ways to send and receive money. With Popmoney, a person-to-person (P2P) social payment solution, your customers can send and receive payments as easily as sending an email or text. At the same time, Popmoney offers a new way for your financial institution to generate transaction-based revenue, attract new accounts and increase loyalty among existing customers.

Email and mobile P2P social payments are a natural next step in evolving your institution's online and mobile banking strategy. With over 2,000 financial institutions serving 40 million online banking consumers, Popmoney provides an expansive network for delivering secure social payments to your customers.

Popmoney delivers a user-friendly experience, enabling consumers to send money directly to anyone via an account number, an email address or a mobile phone number. Popmoney users can send money regardless of where the other person or business banks. If the receiving institution is not in the Popmoney network, recipients can tell Popmoney.com to deposit the money directly into their bank account. Popmoney provides an easier, faster and more secure way to send money, making it just as easy to pay a person as it does to pay a bill.

With Popmoney, you now have the tools available to compete successfully and cost-effectively for consumers who expect anytime, anywhere access to their finances.

Features

- An expansive network: Popmoney comprises a network of over 2,000 financial institutions, including 15 of the top 30 banks, and community banks and credit unions, enabling 40 million online banking consumers to take advantage of a unified, secure and easyto-use P2P payments experience
- An innovative real-time delivery feature: The Instant Payments feature in Popmoney facilitates real-time payments via connections with Fiserv solutions such as Accel™ and non-Fiserv networks, as well as other connection points, to deliver funds in real time 24x7, 365 days a year. Recipients have access to funds literally in seconds



Contact Us

Sales Inquiries

800-872-7882

getsolutions@fiserv.com

General Inquiries

Send us an email

Recommended Resources



BECU Popmoney Case Study

Consumers are looking for ways to make payments faster, easier and more convenient. Learn how BECU meets that expectation with Popmoney® from Fiserv, enabling members to send or receive money from anyone they know or owe, using their BECU account.

Learn More

Popmoney Instant Payments

Financial institutions are challenged to meet the ticking clock of consumer expectations for a real time payments experience. With the Popmoney personal payment service, you can fulfill that need and delight consumers with Instant Payments, a new value-added feature offering real-time delivery of funds.

Download the brochure >



Is this the next big thing for financial services?

Find out what service Fiserv President and CEO Jeff Yabuki thinks is going to be one of the most important for banks and credit unions to offer.

Learn More 🕨

Popmoney

Consumers today want easier and more secure ways to send and receive money. With Popmoney® from Fiserv, your consumers can send or request payments directly

- Seamless integration with your website: Using your online banking website, customers can send money from their account to any other account. An email address, mobile phone number or account number is all that's needed
- Many payment and integration options: Popmoney is fully integrated with many of the online banking solutions from Fiserv, including CheckFree® RXP®, Corillian®, Retail OnlineTM, Virtual Branch®, and Mobiliti™, creating the convenient and seamless experience consumers demand. With Mobiliti, the most deployed, market-proven mobile banking product in the industry, consumers can access Popmoney directly from their mobile phone
- Industry-leading risk management: Popmoney leverages a
 powerful risk management platform that combines an extensive fraud
 detection database with authentication measures that are seamlessly
 integrated into the customer experience.

For more information on Popmoney and other solutions from Fiserv, call us at 800-872-7882 or Contact Us.

from their online or mobile banking service using only the recipient's email address, mobile phone number or account information.

Download the brochure >

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Product

Popmonev[®]

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 payments directly from their online or mobile banking service using an email address, mobile phone number or account information.

Deliver Simple Convenience

After nearly a decade of positive experiences with online banking, ecommerce, 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.

With Popmoney, your consumers can safely send, request or receive payments using only the recipient's email address, mobile phone number or account information.

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 onto 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 over 2,000 financial institutions across the United States, enabling approximately 40 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 over 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.



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, right now.

Consumers can initiate both individual and group requests for payment from their friends, family and others. Your customers and members can send a request for a fixed dollar amount 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 take the Popmoney personal payment service to the next level by adding the Instant Payments feature. Instant Payments gives your customers or members the option to deliver funds in literally seconds, making it indispensable when an immediate exchange of money is required. The Instant Payments feature uses debit card networks and other connection points to deliver funds in real time.

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:

Key Benefits

- Enables customers to send or request payments directly from their online or mobile banking service
- Offers convenient features for request status, reminders and e-greetings
- Delivers a seamless experience through integration with other online and mobile banking solutions from Fiserv
- Creates a new revenue source for your institution
- Send money to others
- Request money from others
- Use e-greetings when sending a payment

One Place, Many Payment Options

Popmoney is fully integrated with many of the online banking solutions from Fiserv, including CheckFree® RXP®, Corillian®, Retail Online™, Virtual Branch®, and Mobiliti™, creating the convenient 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.

Connect With Us

For more information about Popmoney: Instant Payments, please contact your Fiserv representative or call us at 800-872-7882.

fisery.

Fiserv, Inc. 255 Fiserv Drive Brookfield, WI 53045

800-872-7882 262-879-5322 getsolutions@fiserv.com www.fiserv.com Popmoney personal payments services offered at Popmoney.com are provided by CheckFreePay Corporation, a licensed money transmitter, and CheckFreePay Corporation of New York, which is licensed as a Money Transmitter for payment services by the New York State Department of Financial Services.





Person-to-Person Payments for Banks

July 2009



Agenda

- 1. CashEdge Overview
- 2. Intelligent Money Movement Strategy
- 3. POPmoney The Next Step in IMM
- 4. Demo
- 5. Deploying POPmoney

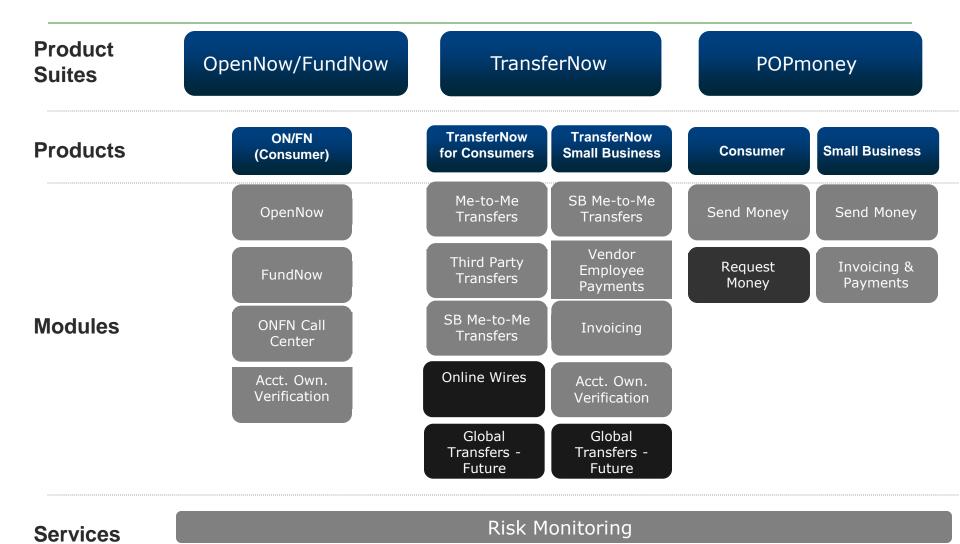


CashEdge Overview

- Focused on Intelligent Money Movement <u>risk-managed</u> <u>payments applications</u> for financial institutions
- Leadership Position in Core Markets 2008 metrics
 - Funds Transfer Processed over \$50 billion in transactions
 - Account Opening / Funding Processed nearly 2 million applications
 - Small Business Payments Over 40,000 small businesses
- Over 650 financial institutions clients (direct and reseller)
 - Majority of the largest banks (4 of the top 5, 7 of the top 10)
 - Hundreds of regional and community financial institutions



CashEdge Product Offerings and Roadmap





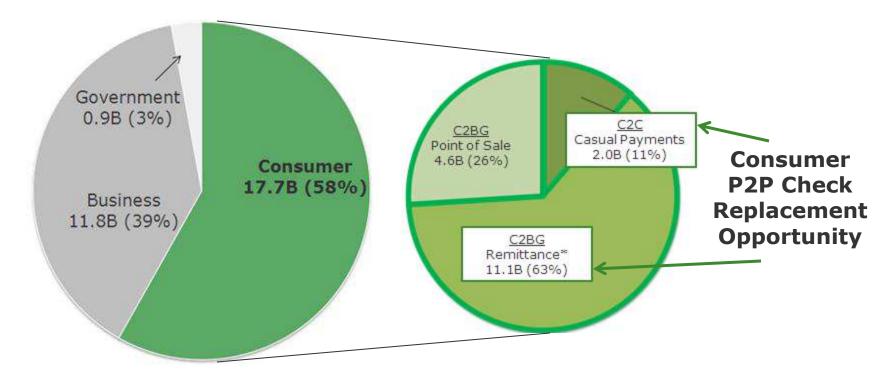
Agenda

- 1. CashEdge Overview
- 2. Intelligent Money Movement Strategy
- 3. POPmoney- The Next Step in IMM
- 4. Demo
- 5. Deploying POPmoney



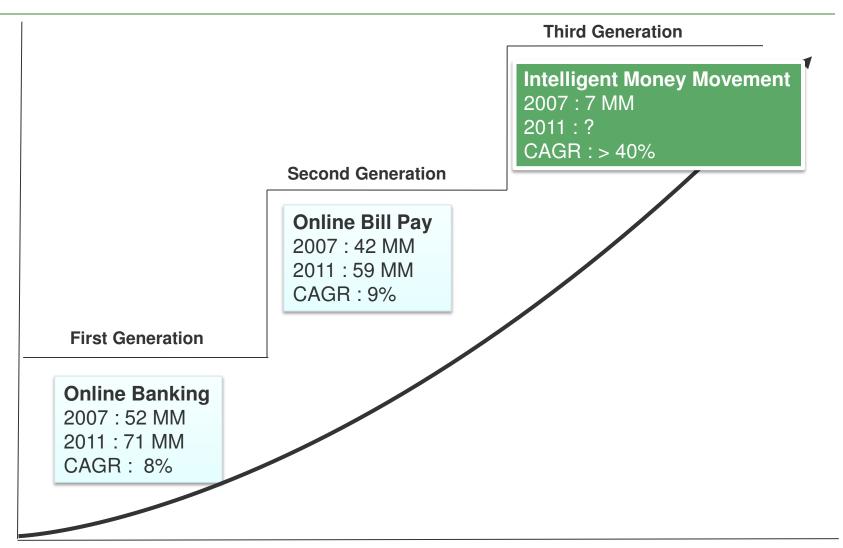
Electronification of the 18B Checks Written Annually by Consumers Represents Large Opportunity for FI's

Total Checks Written 2006 = 30.5 Billion



Source: 2007 Federal Reserve Payments Study

Progression of Online Banking Services





Future of Online Banking – Next Generation Is About Sending/Receiving Money



Generation 1



Generation 2



My Accounts

Transfer Funds

- Account Balance
- Transaction History
- Transfers from Checking to Savings

- Bill Pay to Big Billers
 - State Farm
 - Verizon
 - American Express





Single Point of Access to All Payment Options

Checking/Savings Account Line of Credit **Checking Account** From: **Debit Card** My Account at Another Bank To: My Kid's Account Gardner@gmail.com My Family Overseas Immediately When: **Next Day** Three Days Weekly Frequency: One Time Monthly \$589.32 Amount:



Intelligent Money Movement = All Transfer Routes on a Single Platform

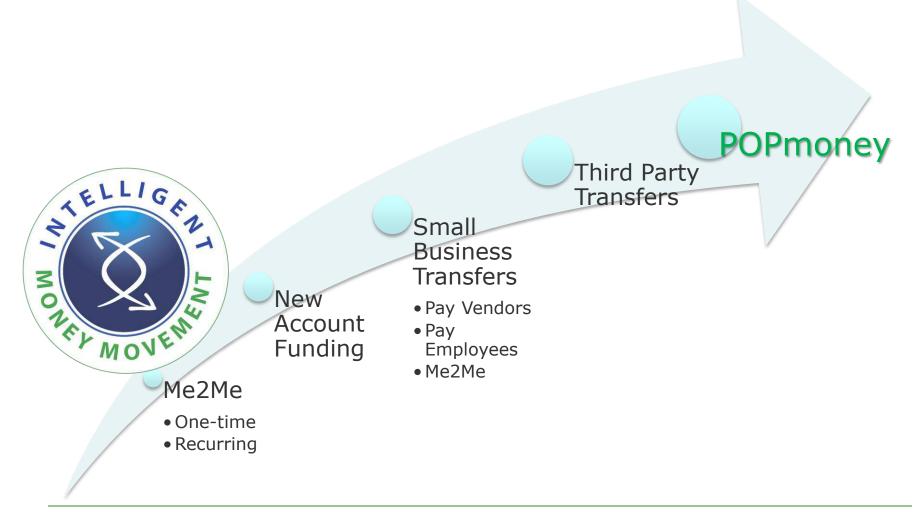
Single Point Provider Strategy

- 1. Single User Interface ("The Fed Ex Model")
- 2. Common Technology Platform
- 3. Comprehensive Risk Management





The Progression of IMM: 2002-2009



Agenda

- 1. CashEdge Overview
- 2. Intelligent Money Movement Strategy
- 3. POPmoney The Next Step in IMM
- 4. Demo
- 5. Deploying POPmoney



What is POPmoney?



The first person-to-person (P2P) payment solution for banks, that enables bank customers to:

- Send Money directly from online and mobile banking applications
- Receive Money directly into bank accounts

Built as an extension of TransferNow



What is POPmoney?

Send Money:

- From online or mobile banking
- To
 - an email address or
 - a mobile number or
 - a bank account directly, using routing and account number

Receive and Deposit Money:

- From a participating bank's online banking
- From a participating bank's mobile banking
- At the hub site: POPmoney.com



How POPmoney Works

Person-to-Person Payments for Banks

How it Works: Three Easy Steps



SENDER MAKES PAYMENT

Bank customers access the service through the bank's existing online or mobile banking channels. Users can send payments to anyone, including non-bank customers, by entering the recipient's email, address, cell phone number or bank account information.





RECIPIENT RECEIVES PAYMENT NOTIFICATION

Recipients receive an email or SMS message with instructions on how to deposit the payment.







RECIPIENT DEPOSITS PAYMENT

Recipients can deposit payments in one of two ways. If their bank offers POPmoney, they can deposit the payment via their bank's online or mobile banking applications. If their bank does not offer POPmoney, they can deposit payments at POPmoney com. Once the recipient has registered there is nothing further they need to do to receive additional payments.





Functionality Extends To Bank's Mobile Offering

Integrates with Bank's SMS, WAP and Downloadable App offerings





Value Proposition to Consumers

- Pay other people via e-mail or mobile, direct from your bank account
- Replace check and cash payments and deposits with quicker, more convenient electronic transactions
- Centralize money management across multiple payment categories and accounts via online banking



Meeting Consumer Demand for P2P: Survey of Online Banking Users:

- 81% would use a P2P service if offered by their bank
- 72% have used Paypal or a similar service
- 77% would prefer P2P payments service offered through their bank over an independent service
 - 73% thought it would be more secure
 - 69% thought it would be more convenient



Value Proposition to Banks

- Meet rising customer demand for P2P payments
- Access new revenue streams
 - Per transaction fees
 - Fees for expedited service
 - Subscription fees for high volume users
- Increase customer satisfaction and loyalty
- Potential cost savings from migrating paper payments



Comparison with Other P2P Models

Key Attributes	Pay Other People	Other P2P "Wallet" Services
Service Paradigm	Designed to utilize established bank accounts Require users to open new account	
Customer Experience	 Send money from bank's online/mobile banking portal Create new account with separately-branded service 	
Bank Integration	•Built on existing TransferNow SSO integration • Unproven integration capabilities with FI's	
Features and Functionality	 Multiple payment options: groups, recurring, scheduled, etc. Customer segmentation for limits, fees, etc. 	Typically limited to one-time, immediate paymentsFixed fee structure
Risk Management	•Risk rules and capabilities are an extension of TransferNow	•Standalone service limits and fraud prevention capabilities

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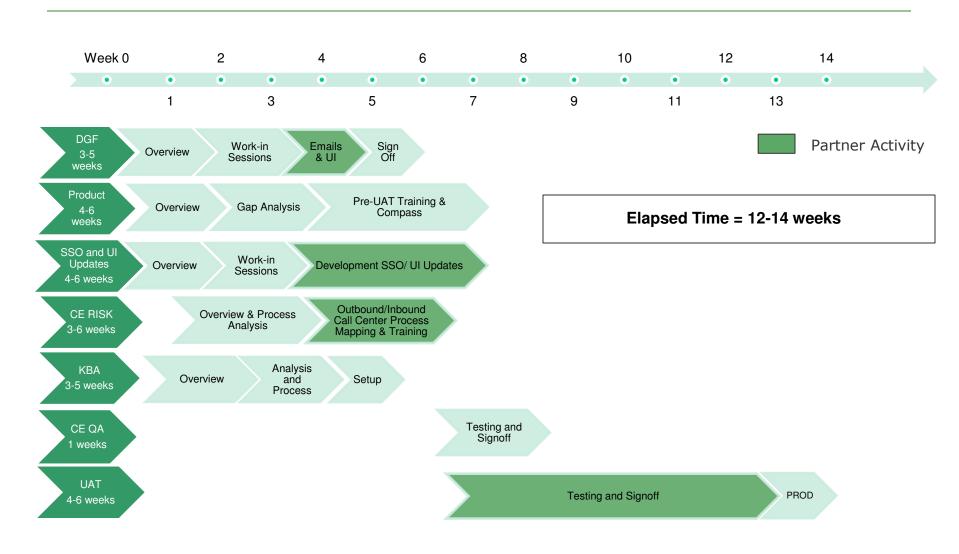


4 Key Steps in Enabling POPmoney

	Action	Details
1	Gather Data for Deployment	Supply information in DGF (data gathering form) – Service setup including risk controls
2	Incorporate New POPmoney entry point	Modify online banking pages to reflect new entry-point for POPmoney service
3	Single Sign On - SSO	SSO to CashEdge for the POPmoney Service
4	Test and Roll Out	User acceptance testing and rollout, including CSR training



POPmoney Project Activities and Timelines



Thank You!



EXHIBIT G

TO

STIPULATION FOR CERTAIN FACTS TO BE ENTERED INTO THE RECORD AND FOR CERTAIN DOCUMENTS AND TESTIMONY BE ADMITTED INTO EVIDENCE

Opposition No. 91214266

Fiserv, Inc. v. Electronic Transaction Systems Corporation

I see by the Banner

Cleveland Daily Banner (Tennessee) March 30, 2014

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Section: NEWS

Length: 136 words

Body

The Bradley County Governmental Law Library committee will meet Wednesday, April 2, at 9 a.m. in the office of the director of the Cleveland Bradley County Public Library, 795 Church Street N.E. For more information, call the library at 472-2163.

The Cleveland Media Association will meet Friday, April 4, from 11:45 a.m. to 1 p.m. at the Cleveland Public Library. Lee University's PRSSA Bateman team will be present about their campaign for Popmoney, a service that facilitates digital person-to-person payments. Lunch is available for \$10 with RSVP. Vegetarian meal available. RSVP directly to clevelandmediaassociation@yahoo.com by noon on April 2.

The Board of Directors of the Cleveland Bradley County Public Library will meet Tuesday, April 1, at 4 p.m. in the first-floor community room in the library.

Classification

Language: ENGLISH

Publication-Type: Newspaper

Subject: LIBRARIES (91%); ACADEMIC LIBRARIES (90%); PUBLIC LIBRARIES (90%); LAW

LIBRARIES (88%); BOARDS OF DIRECTORS (73%); MEAT FREE DIETS (67%)

Load-Date: March 30, 2014

WT Bateman team promotes Popmoney

The Prairie: West Texas A & M University February 19, 2014 Wednesday

University Wire

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Section: NEWS; Pg. 1 Length: 573 words Byline: Alyssa Bonner

Body

The WTAMU Bateman team, a Public Relations campaign team, is promoting the product Popmoney in the West Texas Panhandle throughout the month of February.

The Bateman team is part of the WT chapter of the Public Relations Student Society of America . Each year, PRSSA partners with a different organization, and this year they are partnered with Fiserv, a global provider of financial services technology.

Fiserv developed Popmoney, a person-to-person (P2P) payment service that enables individuals to send and receive payments electronically in a manner that is designed to displace traditional check payments.

"The name originates from Pay Other People plus Money," Abbey Coufal, senior Mass Communication major, said.

Popmoney differs from other P2P payment services in the manner in which transactions take place.

"Popmoney transactions execute from the sender's checking account to the receiver's checking account directly. There is no requirement for a stored value account for either participant," Coufal said.

Popmoney can be used through the website, <u>www.popmoney.com</u>, or by downloading the app for free onto your smart phone. When using the app, you can import contacts from your phone, select the amount and who to send it to and leave a personalized message when the money delivers.

Money is sent from the sender's bank account directly to the receiver's bank account, with no middle account that you have to transfer money in and out of.

"Popmoney makes it easy to split checks at dinner or when students go out. It seems like no one ever has enough cash, and ATMs charge to withdraw if it isn't your bank," Kaitlyn Jones, junior Mass Communication major, said. "WT students could also pay rent, utilities or other shared living expenses."

Popmoney can also be beneficial to parents.

"For example, the student has suddenly run out of money. The parents can send the money to their student quickly using Popmoney," Coufal said.

In the fall of 2013, Popmoney won the Innovation in Mobile Value-Added Services award at the Mobile Money Global Awards held during the Mobile Money and Digital Payments Summit in Dubai. The award recognizes the company that has been most innovative in developing new services and finding new ways to deliver them via the mobile channel.

"It is essentially the future of money transfer," Matt Villegas, junior Mass Communication major, said.

The Bateman team is promoting Popmoney throughout the month of February as part of their competition. The team has been preparing for the Popmoney campaign since August.

"Members of our team did lots of research throughout last semester, and throughout winter break, we had to meet and plan out what we were going to be doing this month," Jones said.

A campaign book including a case study of the implementation of the campaign in February must be completed and submitted to judges in March. The WT Bateman team is competing in a national campaign against 120 schools.

Last year, the Bateman team competed for the first time in WT history.

"We are really excited to be the second team to compete in the school's history," Coufal said.

The members of this year's Bateman team are Coufal, Jones, Villegas and Cambry Cooper, a junior Mass Communication major. The team is advised by Kim Bruce, assistant professor of Mass Communication

To keep up with the Bateman team and their promotion of Popmoney, visit their Facebook page at www.facebook.com/WTBateman.

Like this:

Like Loading...

Classification

Language: ENGLISH

Publication-Type: Newspaper

Subject: BANKING & FINANCE (90%); PUBLIC RELATIONS (90%); CHECKING & SAVINGS ACCOUNTS (90%); ALLIANCES & PARTNERSHIPS (78%); PRODUCT DEVELOPMENT (78%); PRODUCT PROMOTION (78%); STUDENT ORGANIZATIONS (77%); ELECTRONIC BILLING (76%); CASE STUDIES (76%); PERSONAL FINANCE (76%); AUTOMATED TELLER MACHINES (74%); SMARTPHONES (71%); MOBILE & CELLULAR TELEPHONES (66%)

Company: FISERV INC (57%)

Ticker: FISV (NASDAQ) (57%)

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (57%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (57%)

Geographic: TEXAS, USA (90%); DUBAI, UNITED ARAB EMIRATES (70%); UNITED STATES (90%); UNITED ARAB EMIRATES (71%); Canyon; TX

Load-Date: February 19, 2014

Public Relations event pits students against students

The Butler Collegian: Butler University March 5, 2014 Wednesday

University Wire

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Section: NEWS; Pg. 1 **Length:** 757 words

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MIRANDA MARITATO | Staff Reporter

Two teams of Butler University students have been faced with the challenge of competing for public relations bragging rights.

The Bateman Case Study Competition is the Public Relations Student Society of America's premier annual national case study event. It is geared toward public relations students.

The competition gives students the opportunity to apply classroom education and internship experiences. In teams of four or five, students are challenged to research, plan, implement and evaluate a comprehensive public relations campaign.

PRSSA partnered with Fisery, Inc., a leading global provider of financial services and technology solutions, for this year's event. Participants must gain awareness and usage of a Fisery service: Popmoney, which facilitates digital person-to-person payments.

Popmoney allows users to securely send, request and recycle money from their existing bank accounts using just an email address or mobile phone number.

Senior Hilary Welter, strategic communications major and a participant of the White Team, said this year's campaign differs from last year.

"This year has been kind of a challenge because, in past years, the client has been more of an idea," Welter said. "There wasn't an organization with it. It was just an idea, so there was a lot of leeway.

"This year, we're working with an actual corporate brand, so there's a lot more rules and regulations."

Butler's two competing groups are the Blue Team and the White Team.

The White Team focused on a target audience of college students preparing for spring break.

"We knew that, with this service, we would need a strategy and objective that created a need, because we knew people would need a reason (to listen)," Welter said. "We went into the competition with the mindset that people need to know that they need this.

The White Team chose "Don't \$weat Spring Break" as its campaign.

One of the team's most successful tactics in its campaign was called "Get in \$hape!"

The event consisted of a short presentation about Popmoney, a cardio and strength training workout led by two experienced fitness instructors, and a balloon dartboard.

If participants hit and popped a balloon, they either got a small prize or a Popmoney-related tip, Welter said.

Senior Clare Lintzenich, public relations and marketing major and participant of the Blue Team, said her squad aimed for a broad target audience.

"Our team strategy is basically just to make people aware of (Popmoney)," she said. "Instead of trying to make people register, we try to make them aware."

The Blue Team took on "Be Popular" as its campaign.

"We've had a couple of tables set up in Starbucks, and we passed out pop and lollipops going along with the whole Popmoney theme," Lintzenich said. "We have a Twitter (account) encouraging people to be popular. We've reached out to a lot of area landlords to make them aware that this is something that people that rent from them could do."

Research and planning for campaigns is completed between November and January. Teams implement campaigns in February, and final entries are due to PRSSA in March.

After a judging process, three finalists are chosen to present their campaigns to sponsor representatives.

The first-place team receives \$2,500 and a trophy, second place receives \$1,500 and a plaque, and third place receives \$1,000 and a plaque.

"The past three years, Butler has gotten at least an honorable mention," said senior Christine Todd, strategic communications major and member of the White Team.

Lintzenich said she thinks Butler's campaigns-and those of other northern schools-were affected negatively by weather this year.

"It seems like the a lot of schools that typically do well are in the south that don't have to worry about weather," Lintzenich said. "A couple of times we had tables in Starbucks when we thought we would have a lot of people show up. It was snowing, so no one was there."

The 2013 Batemen Case Study Competition first-place winner was Loyola University New Orleans. Butler did not place, but Butler University Team 1 received an honorable mention.

"It's a great way for PR students at Butler to build a portfolio for internships and jobs," Todd said. "It's a great way to combine educational efforts with professional efforts."

Butler's teams will find out if they placed among the top three in May.

Related Posts:

Butler students promote anti-bullying for this year's...NSAC team heads to national competition for 3rd timeNSAC course dropped for fallMore than a workoutSpeech team places fourth

Classification

Language: ENGLISH

Publication-Type: Newspaper

Subject: STUDENTS & STUDENT LIFE (91%); COLLEGE STUDENTS (90%); CASE STUDIES (90%); STUDENT ORGANIZATIONS (90%); PUBLIC RELATIONS (89%); EXERCISE & FITNESS (84%); APPRENTICESHIPS & INTERNSHIPS (78%); TEACHING & TEACHERS (78%); BANKING & FINANCE (75%); MARKET DEMOGRAPHICS (74%); WEIGHTLIFTING (73%); PHYSICAL FITNESS (65%); SPORTS INSTRUCTION (65%); COACHES & TRAINERS (60%); MOBILE & CELLULAR TELEPHONES (53%)

Company: FISERV INC (83%)

Organization: BUTLER UNIVERSITY (84%)

Ticker: FISV (NASDAQ) (83%)

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (83%); NAICS518210 DATA

PROCESSING, HOSTING & RELATED SERVICES (83%)

Geographic: INDIANAPOLIS, IN, USA (78%); INDIANA, USA (78%); UNITED STATES (92%);

Indianapolis; IN

Load-Date: March 6, 2014

Powercat pop - The Collegian

The Kansas State Collegian: Kansas State University February 28, 2014 Friday

University Wire

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Section: NEWS; Pg. 1 **Length:** 529 words

Byline: Katie Howland

Body

Each year Powercat PR, the Public Relations Student Society of America chapter of K-State, participates in a nationwide competition to promote the Bateman Campaign. The Bateman Campaign, a national case study competition, allows public relations majors to apply what they learn in the classroom to real world promotions. The competition challenges each chapter to promote a cause or product. This year's product is Popmoney, a smartphone app that allows money to be safely transferred from one account to another.

The app was created by financial service Fiserv to make transferring money both easy and safe.

"It's a lot like PayPal" said Reghan Tank, junior in public relations and active member of Powercat PR.

Every PRSSA chapter across the nation was challenged to promote this new money handling app in a unique way that interacted with students while raising awareness. Rather than holding an informational booth at the union like many other PRSSA chapters, Powercat PR's Fred Amstutz, senior in public relations, said he came up with the idea of an "action raffle," where students not only attended the raffle but actively participated in the event itself.

For this particular event, Powercat Pop, Kedizie 105 was filled on Thursday with bright orange balloons containing various free gift cards to Chipotle, Radina's Coffeehouse and Acme Gifts. Contestants downloaded the Popmoney app to register and participate in popping the balloons for the chance to win gift cards and enjoy free pizza afterwards. Contestants were given a sharp push pin and one goal; find a gift card. When the balloon massacre subsided, three Popmoney contestants were triumphant in finding gift cards.

Danny Neely, senior in food science and mass communications, walked away with a free \$15 for Acme Gifts. Neely said he currently uses Popmoney to collect rent money from his roommates.

"I'm the person that pays all of our rent checks and utilities at our house and I have to bug people to give me (their) checks every month," Neely said. "This app is actually pretty cool ... because it lets other people pay you at their leisure."

Neely said he has found Popmoney to be helpful in everyday life and plans to continue using the financial app.

"I think it's cool how this year PRSSA chose a start-up company, the app, instead of a campaign awareness," Tanks said.

In the past, the Bateman Campaign assigned community awareness promotions, like bully-free zones. Along with bettering their chances of winning the Bateman Campaign completion, Powercat Pop helped raise money for Powercat PR.

"The dollar registration fee comes back to Powercat PR as a fundraiser for the PRSSA chapter," Tanks said.

Katy Zimmerman, senior in public relations, contributed to Powercat Pop by promoting Popmoney through social media. Powercat Pop not only introduced an exciting new app to students but also raised funds for Powercat PR and provided real world experience to all that worked on pulling off the balloon popping event.

"This event is perfect because mobile technology is really blowing up," Zimmerman said. "This (Powercat Pop) creates a real world experience that we might be facing going into our own careers."

Classification

Language: ENGLISH

Publication-Type: Newspaper

Subject: STUDENTS & STUDENT LIFE (90%); FUNDRAISING (89%); PRODUCT PROMOTION (78%); STUDENT ORGANIZATIONS (78%); ADVERTISING RESEARCH (77%); CASE STUDIES (77%); MOBILE APPLICATIONS (71%); SOCIAL MEDIA (71%); BANKING & FINANCE (70%); STARTUPS (50%)

Company: PAYPAL INC (57%); FISERV INC (57%)

Ticker: FISV (NASDAQ) (57%)

Industry: NAICS522320 FINANCIAL TRANSACTIONS PROCESSING, RESERVE & CLEARINGHOUSE ACTIVITIES (57%); SIC7375 INFORMATION RETRIEVAL SERVICES (57%); SIC6099 FUNCTIONS RELATED TO DEPOSITORY BANKING, NEC (57%); NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (57%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (57%)

Geographic: Manhattan; KS

Load-Date: February 28, 2014

Woodworker carves lasting impact on campus

The Miami Hurricane: University of Miami March 26, 2014 Wednesday

University Wire

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Section: NEWS; Pg. 1 Length: 679 words Byline: Sophie Barros

Body

Adrian Villaraos, 63, comes to work every day to the smell of freshly cut wood and the sounds of classical music. He runs the School of Architecture's (SoA) model shop and has had a passion for woodwork since he was a boy.

All architecture students who need to build models of their designs for a class or personal projects can use the SoA model shop. Villaraos, the director, acts as a facilitator in this process, guiding students during their projects and suggesting particular skills he thinks they should develop.

He serves as a teacher and a mentor, providing students with valuable advice and technique workshops.

Villaraos says he loves doing something he's done all his life. His father taught him to work with wood and optical fiber when he was 12, and had just emmigrated from Cuba, he said.

"I grew up as a boat builder," Villaraos said. "By the time I was 16, my father lied about my age and got me a job with Merrill Stevens [on Miami River], the oldest shipyard in southeastern United States."

As his boat-building job was seasonal, Villaraos started working with large local department stores, doing woodwork and furnishings. He also took on anything else that came his way. From stair-building to custom woodcarving, he began to master all the artistic and manual forms of working with wood, which eventually paved the way to getting a job in the architecture school six years ago.

Villaraos loves woodworking, but he has a lot of other interests as well.

"What I do for a living is woodwork," he said. "What I do for fun is painting, sculpting and printing. I took lithography with the lady [Lise Drost] who today is the chair of the fine arts department at UM. I studied with her back when I was taking classes at Florida International University. This means I can understand the artwork."

Before coming to UM in 2008, he held a similar position as a model shop director at FIU. Now that he has been at UM for six years, Villaraos acknowledges that he made the right decision and would never go back.

"This is a great place to work," he said. "You are surrounded by intelligent students. They are more cosmopolitan and have a wider world view. They've gone places, they've done things. Also the faculty is more experienced. They are professional and have been doing this for a long time."

Joseph Roy, a fifth-year senior, works at the model shop under Villaraos' supervision and appreciates having him as his boss.

"He is a character, a great guy to work with," Roy said. "He knows literally everything, so when you come in here you actually learn a lot. The amount of things that he knows and the stories that he has ... you can just learn so much from him."

Villaraos also likes helping students outside the architecture school. For example, he worked with the School of Communication's Public Relations Student Society of America Bateman Team to find a canvas for a public relations campaign.

"I was looking for a large wooden canvas for our PopMoney flash mob and asked my friend in the architecture school for help," said Michelle Lock, PRSSA vice president. "She introduced me to Adrian, and he has helped me so much, even though I'm not even in the architecture school!"

Villaraos' close relationship with the students illustrates the "debt" he feels he has with the people who taught him everything he knows today.

"They were old men when I met them and now they are all dead," he said. "And I can never repay them for what they taught me, because what they taught me allowed me to earn my keep and feed my family. The only way I can discharge my obligations to them is to take what they taught me and to teach it to somebody else."

Villaraos said he tries to take advantage of every experience at UM and keep learning.

"There's a quote from '20,000 Leagues Under the Sea;' it's the motto of Captain Nemo - mobilis in mobili - you have to move with the movement," Villaraos said. "In other words, you have to be constantly adapting. If you don't constantly learn, your brain ossifies, it turns into a rock. And you don't want to do that, you wanna stay forever young."

Classification

Language: ENGLISH

Publication-Type: Newspaper

Subject: STUDENTS & STUDENT LIFE (90%); BOAT BUILDING (77%); SEASONAL WORKERS (73%);

MANAGERS & SUPERVISORS (72%); RETAILERS (72%); SHIPBUILDING (72%)

Geographic: FLORIDA, USA (70%); SOUTHEAST USA (55%); UNITED STATES (70%); Coral Gables; FL

Load-Date: March 27, 2014

PRSSA promotes Popmoney

Advance-Titan: University of Wisconsin - Oshkosh March 6, 2014 Thursday

University Wire

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Section: NEWS; Pg. 1 **Length:** 619 words

Byline: Ashley Gruenstern

Body

The UW Oshkosh chapter of Public Relations Student Society of America hosted the Popjeopardy trivia competition in Reeve Memorial Union Friday to promote its client Popmoney as part of the national Bateman Case Study Competition.

The Popieopardy event was organized to raise awareness of the services Popmoney offers.

The event started with a presentation to attendees on how to use the online payment program and then playing a Jeopardy!-style game regarding different areas involving the word pop, such as pop music, PRSSA vice president Neal Corby said.

"A shocking number of UW Oshkosh students have never heard of the service before and a lot of students do not know what a person-to-person system is or how it works," Corby said. "Through our research, we have found that person-to-person services are considered the next big thing in the banking industry, and we want to introduce this technology to Oshkosh first."

Popmoney is a person-to-person payment system that provides users with the ability to send and receive money through a mobile application or on a desktop computer, according to PRSSA president Hilary Stoeberl.

"It's really good for students because instead of waiting for a check to come in the mail or if you don't have a bank around here you can cash a check and send it right to your checking account," Stoeberl said. "[Through this event] we are hoping to raise more awareness for this service and what it can offer students, while having a great time. We hope to show students how this service can help them out and make their lives a little bit easier."

According to Corby, the Bateman competition involves different PRSSA chapters throughout the world who all receive a client and have to create a five-step public relations plan, culminating with an event that has to be carried out in February.

"The client is chosen every year by the PRSSA national committee and this year Popmoney was selected," Corby said. "The Bateman competition is very well known in our industry and to be able to go into an interview and say you've competed in the Bateman competition is something that is going to set you apart from other applicants."

PRSSA is a pre-professional public relations and communications organization with more than 11,000 students across 300 chapters in the United States.

Ashley Whaples, treasurer of PRSSA, said to participate in the competition PRSSA must fulfill necessary requirements and submit its work.

"We first have to get our team together from the University and once we do that we begin the campaign process," Whaples said. "So, it can range from event planning to printing flyers and getting the actual event going. After we do the event, we make it into a book and once the book is done we send that in. This

is over a seven-week period. They judge it based on what the goal was, so if you raised awareness for the company and how the event went, if your objectives meet your goals."

Chapters competing in the Bateman competition submit books detailing their campaigns to PRSSA headquarters by the end of March.

Finalists present their campaigns to judges in May and the top team goes home with \$2,500 and a trophy.

Corby said working with this client has been beneficial to all the members in Oshkosh's PRSSA and has helped them gain valuable experience for their work in the future.

"To work with a client and get real-world experience of some of the duties that all of us will be doing in just a few short months has been great," Corby said. "Also, to work on a campaign from the very beginning has been awesome. To start in the research phase and carry the campaign all the way through the event along with drafting the public relations proposal is great experience."

Classification

Language: ENGLISH

Publication-Type: Newspaper

Subject: CASE STUDIES (90%); STUDENT ORGANIZATIONS (89%); STUDENTS & STUDENT LIFE (89%); SPECIAL EVENT PLANNING (78%); PUBLIC RELATIONS (78%); BANKING & FINANCE (77%); ELECTRONIC FUNDS TRANSFER (76%); ELECTRONIC BANKING (76%); CHECKING & SAVINGS ACCOUNTS (75%); ELECTRONIC BILLING (71%); POP & ROCK (71%)

Geographic: UNITED STATES (93%); Oshkosh; WI

Load-Date: March 6, 2014

UF students pop bubble wrap in Guiness-World-Record-time

Independent Florida Alligator: University of Florida February 26, 2014 Wednesday

University Wire

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Section: NEWS; Pg. 1 **Length:** 211 words

Body

A group of UF students narrowly broke the Guinness World Record for the most people popping bubble wrap at the same time in a two-minute period.

A UF Bateman campaign called "What's Your Popping Point?" hosted the event Tuesday night in the Reitz Union Grand Ballroom.

The previous record for people popping bubble wrap simultaneously was 366, set by a group of high schoolers in New Jersey.

Tuesday night's event burst that record with 367 students, said Nicole Vassallo, a 23-year-old UF public relations senior working on the campaign.

The team collected more than 8,000 square feet of bubble wrap from student donations and UF Health Shands Hospital.

The Bateman campaign seeks to increase the popularity of a new person-to-person payment service, Popmoney.

Justine Gordon, a 19-year-old UF telecommunication sophomore, said she was impressed by the event.

"It's one of the most creative ideas to advertise a product," she said. "It's really innovative."

The nearly 400 students stomped and popped bubble wrap while jamming out to 'N Sync for two minutes. The timer went off and cheers and screams exploded.

"UF is officially in the Guinness World Records," said Vassallo.

[A version of this story ran on page 4 on 2/26/2014 under the headline "Students pop world record"]

Classification

Language: ENGLISH

Publication-Type: Newspaper

Subject: HIGH SCHOOLS (78%); TELECOMMUNICATIONS (68%)

Geographic: NEW JERSEY, USA (71%); UNITED STATES (71%); Gainesville; FL

Load-Date: February 26, 2014

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Loyola Bateman Team markets payment application

By LAUREN CUTULI

Staff Writer

Published: Thursday, February 20, 2014 Updated: Thursday, February 20, 2014 19:02



Loyola's Bateman Team is campaigning to introduce a new payment option for consumers in the city of New Orleans. The campaign, titled "Pay Easy in the Big Easy," will run until Friday, Feb. 28.

The Popmoney® personal payment service is the client for the Public Relations Student Society of America National Bateman Competition. Loyola's Bateman team will be participating in the competition against 80 to 100 other universities. Mass communication seniors Alden Woodhull, Shermicia Calice, Natalie Masone, Lindsey Rousselle and Ashley Ureta make up the Bateman team this year.

Popmoney is an app that enables users to send, receive or request money directly by using a phone number or email address, Woodhull, Bateman Team account executive, said.

Calice said the main goal for the campaign is to increase the number of Popmoney users.

"We really want people to download Popmoney, to actually use Popmoney," Calice said.

The team created a challenge within the campaign called "NOLA Who You Pay" to encourage local purchases to become personal again.

"Because Popmoney is a personal payment service, it flourishes in the market atmosphere that we have in New Orleans," Woodhull said. "You meet the artist whose product you are purchasing and you can use the service to pay them personally.'

Some of the first organizations to begin using Popmoney are Cajun Growers, NOLA Pie Guy, Krewe de Lune, Krewe of Chewbacchus and the American Heart Association.

Woodhull said the team decided to target artists, vendors and small entrepreneurs because the receiver gets 100 percent of the profit. The sender is charged a 95-cent transaction fee per purchase, she said.

Cathy Rogers, PRSSA adviser and Bateman Team adviser, said that one of the team's challenges was to attract the most possible users.

"For this campaign, they have to evaluate how many people enroll in Popmoney and how many people make transactions," Rogers said.

The group will evaluate those measures and include them in a book that will be submitted to the PRSSA Headquarters before March 28.

Announcements for the three finalists and honorable mentions will be announced after the books from all universities are reviewed. Woodhull said.

Lauren Cutuli can be reached at lecutuli@loyno.edu





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Due to technical difficulties, this week's issue is presented in a photo gallery.

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Pop go the balloons as PR students pitch Popmoney for Bateman contest

February 26, 2014



If you've heard someone around Chapman University talking about their new phone application called Popmoney, chances are it's thanks to an energetic student public relations team that's been working hard to market the company.

A team of five students is raising awareness of the person-to-person payment service as part of the Bateman Case Study Competition, a national contest that challenges students to create and implement a full public relations campaign for a real-world client. Since Feb. 1 the team has been spreading the word about Popmoney through a variety of events.

Among the highlights was a one-day partnership with The Great Park in Irvine, where they gained permission to display the bright orange Popmoney logo on a replica of the park's iconic orange balloon. The students also worked with the food truck vendors at the park's farmers'

market so that they could treat people who signed up for Popmoney to food vouchers and discounts.

The service is particularly handy for a group of roommates to pay rent without a handful of checks or cash. So the team leveraged that angle with the Panthers Pay Your Bills Facebook page, where in exchange for signing up for Popmoney and offering up a quirky roommate story, students are entered in a drawing for \$50.

The Bateman competition offers a unique opportunity to put classroom theory to the test, says team member Jennifer Grich '15.

"We have to implement the plan, so we're taking it to the next level," Grich says.

Their goal was to obtain 100 new customers for their client, which they have exceeded, but they continue to add new customers through the Facebook page, Grich says.

Also on the team are Isabel Lluch '15, Danielle Luchetta '15, Kiersten Krog '16 and Vaughn Ryan '16.

The Bateman Case Study Competition is a national program of the Public Relations Student Society of America (PRSSA), which partners with a company for the contest. Teams have from November to January to create their plans and February to implement them. A final report chronicling the team's efforts goes to PRSSA for judging and a chance at being one of three finalists who will present at the national conference in a contest for the top \$2,500 prize.

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Other Competitions

PRSA PR Case Studies

Bateman Case Study Competition

Enhance Your Education

The Bateman Case Study Competition is PRSSA's premier national case study competition for public relations students, and gives you an opportunity to apply your classroom education and internship experiences to create and implement a full public relations campaign.

2014 Campaign

PRSSA, in partnership with Fiserv, Inc., a leading global provider of financial services technology solutions, will challenge participants in the 2014 Bateman Case Study Competition to grow awareness and usage of a service that facilitates digital person-toperson payments. The Popmoney® personal payment service from Fiserv allows users to securely send, request and receive money from their existing bank account using just an email address or mobile number.

Students participating in this year's competition aim to grow awareness of Popmoney, which is available through 1,900 banks and credit unions and at Popmoney.com, as well as to increase the number of consumers using the service and the number of transactions made through the service.

Competition Materials

- Cover Letter
- Project Brief
 - Key Messages
 - Usage Patterns
 - Fact Sheet
 - Handout
 - User Guide
 - o Demo
- Rules and Guidelines
- Timeline
- Intent-to-Enter Form (Word)
- Agreement Form (Word or PDF)
- Competition Changes
- Competition Updates

Competition Scope

The Bateman Competition doesn't ask you to simply draft a proposal. In teams of four or five, you are challenged to research, plan, implement and evaluate a comprehensive public relations campaign. Research and planning are completed November through January, teams implement in February and final entries are due to PRSSA Headquarters in March

After an extensive judging process executed by PRSA members and other professionals, three finalists are chosen to present their campaigns to sponsor representatives in May. The first place team receives \$2,500 and a trophy; second place receives \$1,500 and a plaque; and third place receives \$1,000 and a plaque. All teams are recognized at the PRSSA National Conference.

Past Competitions

Whether you are new to the competition or have participated before, review these past campaigns to see the creativity, thoroughness and strategic thinking that go into winning campaigns each year.

- 2013 Raising Awareness of the Consequences of Youth Bullying
- 2012 United Way Worldwide
- 2011 Ally Financial
- 2010 U.S. Census Bureau
- 2009 "Hit the Books Running"
- 2009 Filt the Books Rufffli
 2008 "Safe Kids Buckle Up"
- 2007 "Family Caregiving . . . it's not all up to you!"
- 2006 Habitat for Humanity
- 2005 "Advancing Ethical Behavior in Academic Performance by Students"
- 2004 Ford Motor Credit Company
- 2003 Ferrero U.S.A., Inc. (Nutella)
- 2002 Contiki Holidays2001 VISA U.S.A.
- 2000 Solobiz.com

About the Competition



Learn more about sponsoring a PRSSA Competition.

Learn from past competition winners. Browse our archive of winning campaign summaries.



2013 Bateman Competition Winners Loyola University New Orleans

"Participating in the Bateman Case Study Competition allowed us to put theory into practice. Throughout the academic year, we came to appreciate that the Bateman Case Study Competition was more than a public relations competition – it was an opportunity for us to affect positive change in our community."

Dwayne Fontenette
 First Place Team
 2013 Bateman Competition
 Loyola University New Orleans

First established as the National Case Study in 1973, and later renamed to honor the late Carroll J. Bateman, APR, it challenges teams of students to research, plan, implement and evaluate a public relations campaign for an actual client. More than 75 teams enter the competition each year, giving students real-world experience that can translate to resume additions, portfolio pieces and even jobs. After an extensive judging process, three finalists are chosen to present their campaigns to the sponsor, who receives the right to ideas presented. Past sponsors have included the American Heart Association, the Campaign for Tobacco-Free Kids, Visa U.S.A., Ford Motor Credit Company, and most recently, the United States Census Bureau. If your company is interested in enhancing the educational experience of public relations students, while also benefitting from their hard work, knowledge and resources, find out more about becoming a competition sponsor.

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Sponsor the Bateman Competition

Local Campaigns, Nationwide

Each year, more than 75 student teams at colleges and universities nationwide compete in the Bateman Case Study Competition. With guidance from advisers, each team researches, plans and executes a public relations campaign in its community for the client, which receives rights to the campaign ideas presented.

Benefits

As the Bateman Competition client and sponsor, you provide an outstanding educational experience for students — but good will certainly isn't the only benefit of the sponsorship.

- Local Touch; National Reach. As the competition sponsor, your cause is
 advocated in more than 75 locations nationwide through campaigns tailored to
 fit each community's unique demographics and values. You also receive the
 research findings that support these campaigns.
- Social Media Immersion. Students, immersed in new technology, are able to
 confidently apply social media strategies to support your cause at a time when
 many organizations still employ social media out of uncomfortable necessity.
- Creativity of Youth. The effective creativity of the student campaigns have been a highlight of the competition every year. As a sponsor, you receive a copy of every entry and rights to use in part or entirety all ideas submitted.
- Insight of Experience. Each student team has at least one professional and one faculty adviser, who help ground each campaign in the principles of strategic public relations.
- Nationwide Media Coverage. As the Bateman competition sponsor, you
 have 75 public relations teams pitching targeted stories about your cause to
 their local media

Become a Sponsor

The first step to sponsoring the Bateman Case Study Competition is to contact PRSA Vice President of Education Jeneen Garcia at (212) 460-1466 to discuss the program.

Sponsors are then asked to complete the sponsor RFP form (Word or PDF), which is reviewed for approval by PRSSA Headquarters.

Previous Sponsors and Clients

See the excellent work teams have done in the past.

- 2012 Client: United Way Worldwide; Sponsor: General Mills
- 2011 Client/Sponsor: Ally Financial
- 2010 Client/Sponsor: The U.S. Census Bureau
- 2009 Client: College Bound Aid's public awareness program, "Hit the Books Running"; Sponsor: Consumer Bankers Association
- 2008 Client: "Safe Kids Buckle Up"; Sponsor: General Motors
- 2007 Client: "Family Caregiving ... it's not all up to you! (FC101)," a national public education program; Sponsor: Eisai Inc.
- 2006 Client: Habitat for Humanity International; Sponsor: DIY Network
- 2004 Client/Sponsor: Ford Motor Credit Company
- 2003 Client/Sponsor: Ferrero U.S.A., INC. (Nutella)
- 2002 Client/Sponsor: Contiki Holidays
- 2001 Client/Sponsor: VISA

Bateman Competition



Sponsor RFP (Word or PDF)

2013 Bateman Competition Winners Loyola University New Orleans

"Capturing this unique opportunity for your company or client will exceed all your expectations for delivering on ROI and raising awareness."

 Robyn Ulrich, Scripps Networks Interactive Sponsor, 2006 Bateman Competition

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PRSA PR Case Studies

Bateman Updates

First Phase Judging Results

PRSSA Headquarters received 51 entries for the PRSSA 2014 Bateman Case Study Competition. Of these submissions, 14 entries received honorable mention and three were chosen as finalists to present their campaigns to a panel of judges on Friday, May 9 in Atlanta, Ga. The results are below:

Finalists

- California State University, Long Beach
- Loyola University New Orleans
- University of Florida

Honorable Mentions

Thank you to all teams for participating. Although this is a competition, the main purpose is to provide a learning opportunity. PRSSA Headquarters hopes all teams gained valuable experience from their hard work. Score sheets will be mailed to all teams by Friday, April 18. If you have any questions, please contact Vice President of Education Jeneen Garcia at 212-460-1466.

- Chapman University
- Kent State University Gold Team
- Lee University
- Michigan State University
- Minnesota State University, Moorhead Ivy Lee
- Ohio Northern University Team A
- Roger Williams University
- Seton Hall University Pirate Blue
- University of Maryland
- Utah Valley University Team Continuum Utah Valley University Green Machine

Judges

PRSA/PRSSA would like to thank the first phase judges of the Competition for their time and expertise.

- Walter Bateman
- Debra Carpenter
- Ann Cave
- Karen Dipnarine-Saroop, APR
- Amanda Dubberly
- Sarah Fasano
- Henry P. Feintuch
- Douglas M. Fenichel, APR
- Donna Haggarty, APR
- Lisa Jaycox
- Megan Kathman
- Wilma King
- Gina Pesko Laughlin
- Thea Linscott
- Stephen Martin
- Chi-Chi Millaway
- Rosanne Mottola Joseph D. Ogden
- Chelsey Saatkamp
- Sergei A Samoilenko
- **Emily Simmons**
- Jonathan R. Slater, Ph.D.
- Emmanuel Tchividjian Serena Tesler
- Gail Towns













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2013 Bateman Competition Winners Loyola University New Orleans

"Participating in the Bateman Case Study Competition allowed us to put theory into practice. Throughout the academic year, we came to appreciate that the Bateman Case Study Competition was more than a public relations competition - it was an opportunity for us to affect positive change in our community.'

— Dwayne Fontenette First Place Team 2013 Bateman Competition Loyola University New Orleans

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News / Campus / Strategic communication majors to host events for national competition

Strategic communication majors to host events for national competition

By <u>Samantha Calimbahin</u> □ Posted February 12, 2014



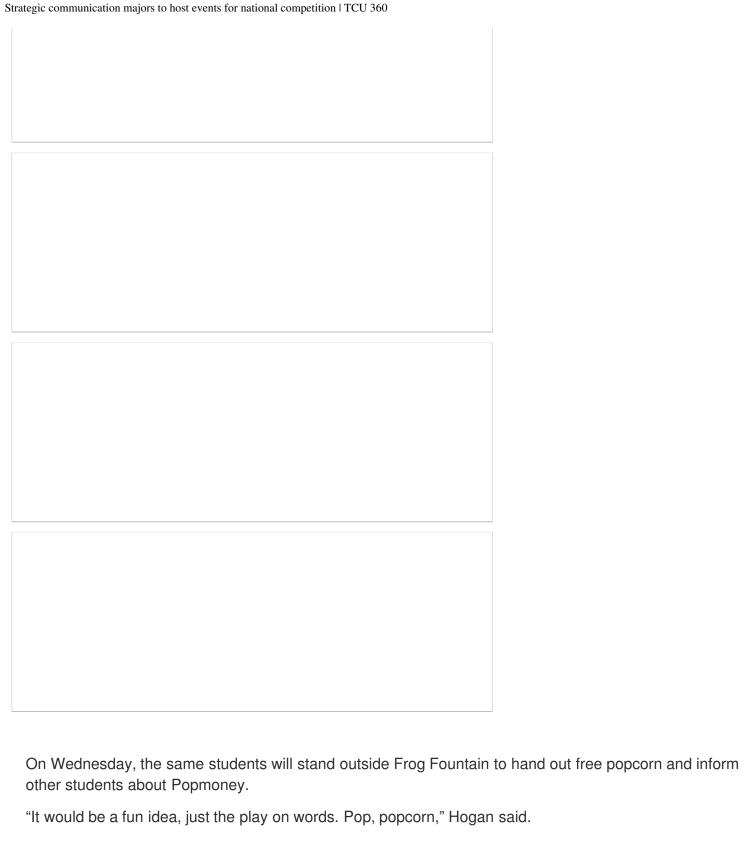


A small group of strategic communication majors stood outside the library on a chilly Monday afternoon, handing out free money to anyone who passed by.

"It's really intriguing, and it sparks curiosity for students when they're given a free dollar," said Gillian Hogan, a senior strategic communication major.

The event, called "Money Monday," is part of a series of events to raise awareness for **Popmoney**, a phone app that allows users to transfer money electronically.

Some students that participated in the event took to Twitter Monday to share what they did with their free dollar using the hashtag #tcupopmoney.



The students will also host the Pop Fly Tailgate before the TCU baseball game against Jacksonville University on Saturday, giving away free stuff while promoting Popmoney.

The students campaigning for Popmoney are competing in the <u>Bateman Case Study Competition</u>, a national public relations competition. The competition asks competitors to design and implement a campaign to raise brand awareness for a real client.

After implementing the campaign, students must compile a report and send it to the Public Relations Student

Society of America headquarters in New York. Judges will then evaluate the report and notify students if they placed in the competition.

TCU placed third out of 76 universities in the 2008 competition. In 2010, TCU was an honorable mention.

Amiso George, who teaches the class that competes in the Bateman competition, said winning the competition is not her most important goal.

"It's much more about what our students are going to learn in the process," George said.

One of the competitors, strategic communication major Grant Szurek, said the team does not really feel the pressure of a national competition.

"We all are really competitive, and I think we have a good mindset," Szurek said, "but we kind of just want to have fun with it at the same time."

The next Popmoney event will be beside Frog Fountain on Wednesday from 10 a.m. to 2 p.m. The Pop Fly Tailgate will take place Saturday at 11 a.m. at the Lupton Stadium.

See a problem with this story? Tell us about it.





HALTOM'S

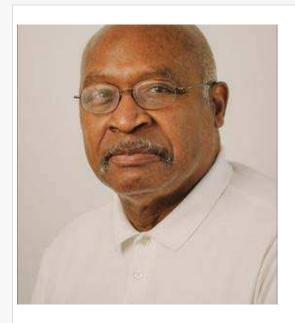
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Posted about 12 hours ago





Longtime news exec, Schieffer School alum dies at 65

Posted about 12 hours ago



Transfer students are returning home to Texas

Posted about 15 hours ago

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	omen's basketball	CONTACT US
	Baseball	PRIVACY POLICY

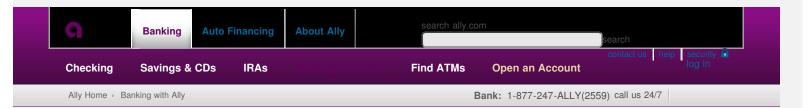
EXHIBIT H

TO

STIPULATION FOR CERTAIN FACTS TO BE ENTERED INTO THE RECORD AND FOR CERTAIN DOCUMENTS AND TESTIMONY BE ADMITTED INTO EVIDENCE

Opposition No. 91214266

Fiserv, Inc. v. Electronic Transaction Systems Corporation



Banking with Ally

- Overview
- Make Deposits
- Move Money
- Get Cash
- Keep Track
- Pay Bills
- Go Mobile

Simple transfers. What's not to love?

Transfers — move money between accounts

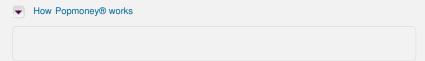
It's fast, easy, and safe for you to move money around using Ally Online or Mobile Banking.

- Move funds between your Ally accounts
- Transfer funds between your Ally and non-Ally accounts
- Schedule transfers up to a year in advance

Popmoney — pay other people online

Popmoney[®] is a simple way to pay other people, anytime. It's faster than paying by check and you can pay just about anyone.

- $\bullet\,$ Send money to your friends and family it's as simple as sending a text or email
- Use an email address or phone number no need to share bank account info
- Get Popmoney for free with Online Banking



Already have an Ally account?

- Set up your Ally Online Banking username and password. Just call us 24/7 at 1-877-247-ALLY (2559)
- Once you have your username and password, download our Ally Mobile Banking app
 - Mobile Banking for iPhone[®]
 - Mobile Banking for Android™

Ready to start banking with Ally?

Check out our savings, CDs and checking accounts.

Frequently asked questions

• How long do online transfers take?

Between Ally accounts Immediately

Between a non-Ally and an Ally account

3 business days

Was this helpful?



• Can I set up recurring and scheduled transfers?

Yes. You can set up a scheduled or recurring transfer. Simply log in at allybank.com and go to Transfer Funds. Specify the amount of the transfer, the date

range, and the frequency of transfer. We'll take care of the rest.

With Ally Mobile Banking, you can schedule one-time transfers within your Ally accounts and between your Ally and non-Ally accounts. You can also view, edit, or cancel the next scheduled transfer in a recurring series. Log into our Mobile Banking site—m.allybank.com—or download the Ally Mobile Banking app for iPhone® or Android™. View all your transfers online or from your mobile device.

Was this helpful?

· How does Popmoney® work?

All you need to get started is an Ally checking, savings or money market account. Once you're enrolled in Online Banking, you already have access to Popmonev.

- Log in at ally.com and go to Transfer Funds > Other People. Schedule one-time or recurring payments to friends and family who have a U.S. bank account, or check on any pending Popmoney payments someone else might be sending you.
- Use an email address or mobile phone number, or bank account information to send and receive money.
 - Email address or mobile phone: If you're sending money, enter the recipient's email address or mobile phone number. If you're receiving money, you'll receive an email or text telling you someone has sent you a payment. If this is your first time receiving a payment using Popmoney, you'll be directed to popmoney.com/ally to get instructions on how to deposit the money.
 - If the sender used your mobile number and you haven't deposited the money in 3 days, you'll get a reminder by text. Standard message and data rates may apply.
 - Bank account information (through your routing and account number): The money will be directly deposited into the recipient's bank account. The sender may notify the recipient personally by email but isn't required to do so.

Was this helpful?



• How is Popmoney® different from other payments services like PayPal®?

Unlike other payments services, Popmoney is offered by banks. No need for a separate account.

Just log in to your online bank account to:

- Send money securely from your Ally checking, savings or money market account
- Receive money securely into your Ally checking, savings or money market account
- Track all payment activity

Was this helpful?



• Is Popmoney® secure?

Yes, Popmoney is secure. We are serious about protecting your personal information.

Be confident that all your transactions are protected by our Online Banking Guarantee.

Was this helpful?



• How will I know if someone has sent me money using Popmoney®?

You will receive a payment notification by text or email.

- Email address: You will receive an email with instructions on how to collect the payment. If this is your first time using Popmoney, you will be directed to popmoney.com/ally.
- Mobile phone: You will receive a text message on the sender's behalf with instructions on how to collect the payment. If you don't act within 3 days, you will receive a text message reminding you of the payment. Standard message and data rates may apply.
- Bank account information (through your routing and account number): The money will be directly deposited into your bank account. The sender may notify you by sending you an email but isn't required to do so.

Was this helpful?



• How do I view or make changes to a pending transfer?

It's easy to manage your transfers:

- · Log in to your account
- Go to "I want to" on the right-hand side of the page
- Choose the Ally accounts or Ally and non-Ally accounts link under View pending transfers

Was this helpful?





View a larger image

24/7 Customer Service

You can call us at 1-877-247-ALLY (2559), chat with us online or email us anytime you like.



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Popmoney®

Sending money to anyone is as easy as sending an email or text.

Popmoney personal payment service is a feature within Online Banking that lets you send and receive personal electronic payments to and from virtually anyone, using email and text messages.



How Popmoney Works

The money you send and receive using Popmoney transfers from bank account to bank account. The convenience is that now you only need to know someone's email address or mobile phone number to send money. The recipient will be notified via the method you choose, and can decide where they want the money deposited. If you know the recipient's bank account information, you can direct money straight into an account as well.

The many ways to use Popmoney

Popmoney offers a convenient alternative to cash and checks, and can be managed within the Bank of the West Online Banking experience. There are many ways to use Popmoney to make personal payments easier, such as:

- · Paying your landlord, your mechanic, even your babysitter
- · Sending money as a gift
- · Donating to your favorite charity
- · Sending money to the starving student in your life
- · Pitching in for a group gift or dinner

Bank of the West customers can access Popmoney by choosing the "Pay Other People" feature on the Transfers page within Online Banking. Fees may apply.

Here's how to start using Popmoney:



Login to Online Banking to Get Started

Not an Online Banking customer? Enroll Today >

Locations | Careers | Terms of Use | Privacy | Security Center

You may also be interested in:

- · Checking Accounts >
- Overdraft Protection >









Connect with us









About Us

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https://www.bankofthewest.com/campaigns/personal-banking/manage-your-money/products-and-services/mym-online-banking/mym-popmoney.html[4/16/2014 2:16:28 PM]

Account alerts. The helpful way to manage your money.

Get alerts straight to your email or mobile device when your balance is low, a payment is due, and more.

Find out how regulations have changed our overdraft services and what you can do. Learn more >

Go Online. Then go Mobile.

Mobile Banking is another way to access some of the features of Online Banking from your mobile phone. Wherever you are, you'll always know where you, and your account balances, stand.

Learn more about Mobile Banking >

We're just a phone call away.

To speak with a representative, call us at 1-800-488-BANK.

Stop by a branch

To speak to us in person, enter your ZIP to find a branch:

Find











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- ▶ Cards
- ► International Banking



Private Client

Personalized solutions to build and manage your wealth.

MORE ▶

Personal

Business

Commercial

Email it. Text it. Pay people with Popmoney.

Home > Personal > Bank > Online Banking & Bill Pay > Popmoney

What is Popmoney?

Popmoney® is an innovative personal payment service that eliminates the hassles of checks and cash. You can send money to - or receive money from - friends, family or almost anyone in the United States. All you need is their name and email address or mobile number to move money from your bank account to theirs.

What can you use it for?

Popmoney is easy and convenient. The recipient simply accepts the money in their eligible account online at their bank (if it's a member of the Popmoney network) or at popmoney.com, saving them a trip to the bank.

- · Send money to your child at college
- Send a gift to family and friends
- Pay back friends for a fun outing
- Pay your babysitter or lawn care service
- Pay rent to your landlord or roommates

Need to send or accept a payment?

- 1. Sign in to Online Banking
- 2. Click the "Bill Pay" tab and then click Popmoney
- 3. Under the Preferences section, add your email addresses and mobile numbers to your profile you can even enable automatic deposits

Note: if your mobile device cannot receive text messages, you may not receive notifications when someone sends you money. Please ask them to send payments to you using email address instead.

- To send money to someone, go to Send Money
- 5. To accept money sent to you, go to the To Do list under Overview

Already have a profile at popmoney.com?

Be sure to add your email address or mobile number to your Associated Bank profile by using the steps

Not yet an Online Banking user?

Enroll in Online Banking, click the "Bill Pay" tab to enroll for Online Bill Pay and follow the steps above.

ENROLL NOW ▶

How much can you send?

You can view your personal transaction limits within the Popmoney service in Online Banking. While setting up a Popmoney payment, select the From and To details under Payment Information. Then click the icon that appears next to the Amount field to view your limits. If you exceed the Next Day Service limits, your payment will be sent using the Standard Delivery or 3-Day Service.

When will the recipient receive the funds?

For Next Day Service payments, the recipient will receive the funds one business day after accepting the payment. For Standard Delivery or 3-Day Service payments, the recipient will receive the funds three business days after accepting the payment. Click Activity to view the current status of all your payments.

How much does Popmoney cost?

The sender is charged a \$0.50 fee per transaction. The recipient is not charged a fee.

Other questions?

See our Frequently Asked Questions for answers to additional commonly asked questions. For more detailed Popmoney help and instructions, sign in to Online Banking, click the "Bill Pay" tab and then click Popmoney. If you have any questions about Online Banking or Popmoney, please call our Customer Care Center at 800-682-4989 (available 24 hours a day, seven days a week).

CONTACT US ▶

Terms and Conditions of the Bill Payment Service

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FDIC or any agency of the United States, and involve INVESTMENT RISK, including POSSIBLE LOSS OF VALUE.

Associated Bank has approximately 240 locations throughout Illinois, Minnesota and Wisconsin. <u>Find a location</u> near you. Have a question? Contact Customer Care seven days a week, 24 hours a day, 365 days a year at 800-236-8866. Commercial Banking clients can call our dedicated customer care line at 800-728-3501.

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Checking & Savings

Loans & Credit Cards

Insurance

Community

About Us

Popmoney - Person to Person Payments

Send and Receive Money Online in as Little as One Business Day

popmoney



Introducing Popmoney®, a part of Mission Fed's Online Bill Pay!

With our person-to-person (P2P) payment service, you can send or receive money the easy way at any time—and pay back your concert buddy for the best show in town. As part of Mission Fed's Online Bill Pay, all you need is the person's email address or mobile phone number. Regardless of where they bank, the money goes directly from your bank account into your friend's account, usually in one business day.

Popmoney FAQ



Why Popmoney?

Paying friends and family is now quick and easy:

- Pay back a friend for dinner
- Send spending money to your child at college
- Pitch in for your office holiday party
- Pay Little League dues
- And much more...





How to send and receive money:

- You must know the email address or mobile phone number to send money.
- Login to MissionLink and click on the "Bill Payment" tab to send or receive a payment.
- Once the bill pay pop up window opens, click on "Popmoney" tab.
- Enter the requested information to send or receive money.
- Your financial information is never compromised.
- Popmoney is highly secure, encrypted using industry leading software, hardware and algorithms.

Menu - Online and Mobile



Try Popmoney today!

It's FREE to sign up, there's a \$.50 transaction fee to send money and there's never a fee to receive money.

To get started, <u>login to MissionLink</u> then go to Online Bill Pay if you are a registered user and click on the Popmoney tab.

Or register for Mission Fed Online Bill Pay and begin using Popmoney today!

Click **CONTINUE** to use the Popmoney service.

Categories:

Your success is our bottom line.

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Careers
About Us

Open an Account Checking Savings Auto Loans Credit Cards **Mission Federal Credit Union** P.O. Box 919023

San Diego, CA 92191-9023 858.524.2850 · 800.500.6328

ABA Routing number: 322281507

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Popmoney - Person to Person Payments | Mission Federal Credit Union, San Diego County | Your credit union for checking, savings, auto & home loans in San Diego.

Disclosures

Home Loans Calculators

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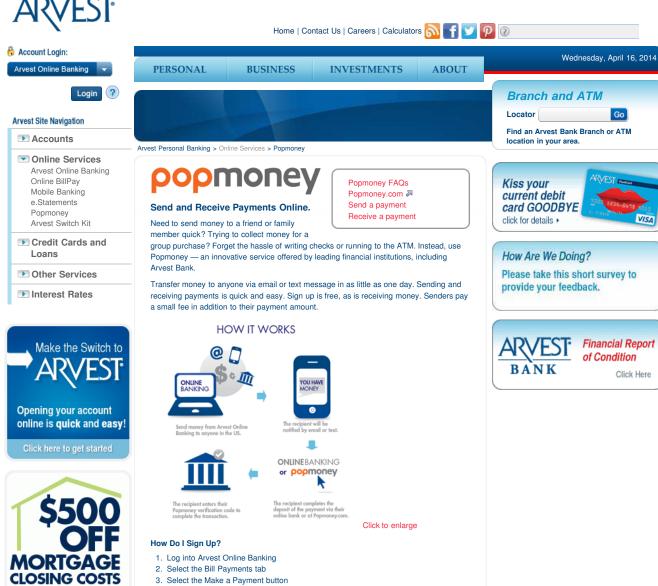






Equal Housing Lender





- 4. Inside Billpay, select the Popmoney tab
- 5. Set up your profile

click for details

How Do I Send Money?

- 1. Log into Arvest Online Banking
- 2. Select the Bill Payments tab
- 3. Select the Make a Payment button
- 4. Inside Billpay, select the Popmoney tab
- 5. Enter the mobile phone number or email address of the payment recipient, payment amount and a personalized message (optional). Payments can also be sent including the receiver's account and routing number (the receiver will not receive a message if bank account info is sent unless the sender selects the message option.)
- 6. A text or email is sent to the recipient letting them know they have a payment waiting.

Note: A small fee is assessed per transfer (paid by the sender). The recipient receives the full amount of the transfer. This service allows you to send money to anyone, regardless of where they bank

How Do I Receive Money Into my Arvest Account?

There is no charge to receive money and payments are transferred to your account in as little as one day. If the sender sends the payment to your mobile number or email address, you'll need to log into Arvest Online Banking / Arvest Billpay and direct the payment to your account via Popmoney tab. If the payment includes your account and routing number, the payment will automatically be directed into your account.

Click Here

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Securities products are provided by Arvest Asset Management, member FINRA/SIPC, a non-bank affiliate of Arvest Bank Group, Inc.

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In Arkansas, Oklahoma and Missouri, insurance products are offered through Arvest Insurance, Inc., which is a non-bank registered insurance agency, affiliated with Arvest Bank Group, Inc.

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PERSONAL

BUSINESS BANKING

COMMERCIAL

PRIVATE BANK

ABOUT FIFTH THIRD

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Transfer Funds

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FAQs

Make Payments

Quicken & QuickBooks

Fifth Third Early Access (EAX)

Fifth Third PCA

Trust Accounts

Troubleshooting

Glossary

Pay Other People (Popmoney®)

Questions? 1-800-972-3030

Popmoney[®] is a powerful new service that lets you "Pay Other People" (POP) anywhere, anytime using only their email address, mobile phone number, or bank account number. So whether you're sending a last minute gift or splitting the check for a special holiday dinner with friends, you can do it without writing a check or going to an ATM. Best of all, you don't need another account. You can simply use your existing Fifth Third checking or savings account.

Help Topics

- > Registration
- > Adding a New Contact
- > Importing Contacts
- > Scheduling a Transfer via Mobile Phone
- > Cancel a Payment
- > Edit a Payment
- > Stop a Pay Other People Money Payment
- > Cancel Payment vs. Stop Payment
- > Standard Transfer vs. Next-Day Transfer
- Eligible Fifth Third Accounts for Pay Other People

FAQs



Popmoney® Demo Video

Want to take a closer look at how Popmoney® works? Check out this quick and informative demo video to see what Popmoney® can do for you-and Fifth Third customers.

- View Demo Video
- Try Popmoney[®]

Top 🔥

Registration

Start transferring funds between your Fifth Third accounts and other people by email address, mobile phone number, or bank account via direct deposit. First, select the **Transfer Funds** tab and then either select "Between My Fifth Third Accounts and Other People" or the **Pay Other People** link from the top navigation bar.

When you first enter Pay Other People, you will be brought to Step One of the registration process which will automatically populate your primary email address and mobile phone number from Internet Banking. If you have not registered your mobile phone, your home

Q Zoom

phone number on file will display. If no number is available, you will be prompted to enter a phone number. Once you have provided your information, select the radio button for how you would like to receive your verification code. Verification codes can either be sent via text message or phone call. Once you have selected a method select the **Continue** button.

Please note, to use Pay Other People service you must have a unique email address and phone number that cannot be shared with another customer.

Step Two of the registration process will require you to enter the verification codes you received via email and either text or phone call. Once you have entered the verification codes, select the **Finish** button.

Once registered, you will be taken to the Send Money page where you will see a message indicating that you have successfully registered for the service.

Please note that there are fees for using PopMoney. After the introductory period when you can send money for free, the fees for sending money using Popmoney® are \$.99 for Standard Delivery and \$2.99 for Expedited Delivery.







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Adding a New Contact

To add a contact, select the Contacts link and select the **Add a Contact** button. To add a contact, you will need to enter your contacts first name and last name. You also have the option to add a nickname.

There are two available payment methods.

- Option 1 Provide your contact's email or phone number. The recipient will be notified that
 money is waiting for them, along with instructions on how to complete the deposit.
- Option 2 Enter your contact's bank account information including the account type, routing and account number.

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Importing Contacts

Select the Import Contacts button to import your address book contacts from other email clients including Yahoo!, Hotmail and Gmail.

Scheduling Transfers via Email Address

- From the **Send Money** page, input the required information to complete the transfer.
 - You will be asked to provide the From Account, To Contact, Amount (minimum \$5), Send Date, Send Method (email address), Email Subject Line and a Personal Message.
 - As an additional option, you can also add an email template.
 - Select the Delivery Speed which includes either standard transfer of 3 business days or next-day transfers which are processed the next business day.
- A Verify Payment page will be displayed with all the details of your payment for your review. To make any changes, select the Edit button or select Send Payment to complete the transaction.
- The Payment Confirmation page will display your transfer details.
 A Print link is available to print the transfer details or select the
 See My Activity button to view your scheduled payments and payment history.





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Scheduling a Transfer via Mobile Phone

- From the Send Money page, input the required information to complete the transfer.
 - The required fields include From Account, To Contact, Amount, Send Date, Send Method (mobile phone), Message Box, and Delivery Speed.
- A Verify Payment page will be displayed with all the details of your payment for your review. To make changes, select the **Edit** button or select **Send Payment** to complete the transaction.
- The Payment Confirmation page will display your transfer details. A Print link is available to print the transfer details or select the **See My Activity** button to view your scheduled payments and payment history.

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Cancel a Payment

- Select the Activity link to view a list of your scheduled payments with the options to view the
 details of each payment.
- Select the blue arrow to expand the details of a single payment with a pending status. Select the **Cancel Payment** button to go to the Cancel Payment verification page. To cancel the payment, select the **Yes, Cancel Payment** button.
- The Cancel Payment Confirmation page will display your transfer details. A Print link is available
 to print the transfer details or select the See My Activity button to view your scheduled
 payments and payment history.

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Edit a Payment

- Select the Activity link to view a list of your payment history. Select the Scheduled Payments
 button to see a list of your scheduled payments with the ability view the details of each
 payment.
- Select the blue arrow to expand the details of a single payment with a pending status. Select the
 Edit Payment button to view the payment details. To continue and edit the payment, select the
 Continue button.
- The Edit Payment Confirmation page will display your transfer details. A Print link is available to print the transfer details or select the **See My Activity** button to view your scheduled payments and payment history.

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Stop a Pay Other People Money Payment

- Select the **Activity** link to view a list of your scheduled payments with the option to view the details of each payment.
- Select the blue arrow to expand the details of a single in progress payment. To stop the payment, select the **Stop Payment** button. You will be asked to verify your selection. To continue and stop the payment, select the **Stop Payment** button.
- The Stop Payment Confirmation page will display your transfer details. A Print link is available to print the transfer details or select the **See My Activity** button to view your scheduled payments and payment history.

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Cancel Payment vs. Stop Payment

You may choose to cancel a payment anytime before the payment has been initiated and the funds withdrawn from your account. There is no charge for canceling a payment up to this point. Once the payment has been initiated and the funds have been withdrawn from your account, you'll have the option to stop the payment. A stop payment can be placed up to the point the recipient initiates the transaction on their end to have the funds deposited into their account. There is a \$33 stop payment fee.

Top ▲

Standard Transfer vs. Next-Day Transfer

Standard Transfers take three business days to settle after the transfer request. While Next-Day Transfers reach the destination account by the next business day.

Expedited Next Day Service

To send money by the next business day, a Popmoney $^{\circledR}$ transfer must adhere to the following cut-off times:

- 1:00 AM ET for standard delivery
- 7:30 PM ET for expedited next business day delivery

Please note that the recipient's funds availability may vary based on how quickly the recipient registers for the service (if necessary) and/or how quickly the recipient's bank processes the incoming transfer.

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Eligible Fifth Third Accounts for Pay Other People

All personal checking and savings accounts are eligible with the following exceptions: Fifth Third Goal Setter Savings, 529 Savings, or accounts that do not appear in both the "To" and "From" lists within the Internal Transfers section of Internet Banking. Business accounts are not eligible, regardless of account type.

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Resource Center







Personal

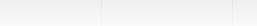
Online Checking Account

My Deals

Person-to-Person Payments

Rates





Home > Checking > Personal > Person-to-Person Payments >

Person-to-Person Payments

A simple, convenient and secure way to send and receive money using your FNBO Direct accounts.

Savings

Checking



Investments

ABOUT POPMONEY

Need to split the check for lunch, throw in for the office party, or send a cash birthday gift? Popmoney® is a simple, convenient and secure way to send and receive money using your FNBO Direct accounts.

- Send mobile and email payments directly from your FNBO Direct accounts.
- Received money? Deposit it into your FNBO Direct accounts
- Free yourself from the hassle of check writing and bank visits.

HOW DOES POPMONEY WORK?



OPEN AN ACCOUNT

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MEMBER FDIC

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HOME / PERSONAL / SERVICES / ONLINE SERVICES







Use Popmoney to pay anyone you know or owe. In just a few easy clicks, you can send money from and receive money directly to your America First account. Pay your rent or send funds to your kids away at college - it's safe and secure and all you need is an email address or mobile phone number*.

Don't waste any time. Log on to Popmoney now to:

- Try out the new eGreetings feature to send a more personalized birthday or graduation gift
- Take advantage of the future-dated feature to schedule your rent payment
- Import contacts from your Yahoo! ®, Gmail®, or Hotmail® email account
- Use your to-do list to help keep track of your Popmoney activity and payment tasks

Go ahead, give it a try - see how easy Popmoney is, full of features, and part of an even larger nation-wide payment network. Popmoney makes it easy for you, your friends, and family to send and receive funds with just a few easy steps.

To use Popmoney:

- · Log in to Online Banking
- Select the Transfers tab
- Click the Popmoney option (Located in the blue bar just below the tabs)
- \$5 minimum per payment

*Terms and conditions apply.

WHAT YOU SHOULD KNOW ABOUT THE UPGRADE

- 1. Popmoney is a person-to-person payment tool that has replaced ZashPay.
- 2. What are the features?
- 3. How secure is Popmoney?

Today's Rates LOANS MORTGAGE VISA SAVINGS F/V APR Type Term 5 Years 2.99% Auto Fixed Auto Variable 5 Years 2.99% RVVariable 12 Years 3.50% Rates Effective April 07, 2014

VIEW RATES & TERMS

Find A Branch / ATM

Branch / ATM Locator View All Branches

- 4. How fast can I send and receive money with Popmoney?
- 5. What are my payment limits?
- 6. Will I be paying any fees?

Accounts

Savings / Membership Free Checking Flexible Certificates Traditional / Roth IRA
Money Market Savings
Money Market Checking
Health Savings Business Checking

Loans

Auto Loans **RV** Loans Home Mortgage Loans Home Equity Line of Credit Visa Credit
Visa Line of Credit Personal Loans Share Secured Loans

Online Services

Online Banking Online Statements Online Bill Pay **Other Services**

Speech Access Insurance Verification Repossession Sales

Resources

Security Information Financial Counseling Mortgage Calculators Auto Calculators Credit Calculators Cash Flow Calculators Retirement Calculators Community Assistance

Useful Credit Union Info

Ogden, Utah 84409 1-800-999-3961

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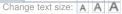






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Your path: Home Personal Products & Solutions Online Banking Bill Pay Popmoney®



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popmoney

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Easy to Collect	Your recipients will receive an email or text notification with a link to instructions on how to have the money deposited into their account.
Personalize	Create an eGreeting to make sending money to friends and family fun!
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	You save on cost of card, stamp and envelope.

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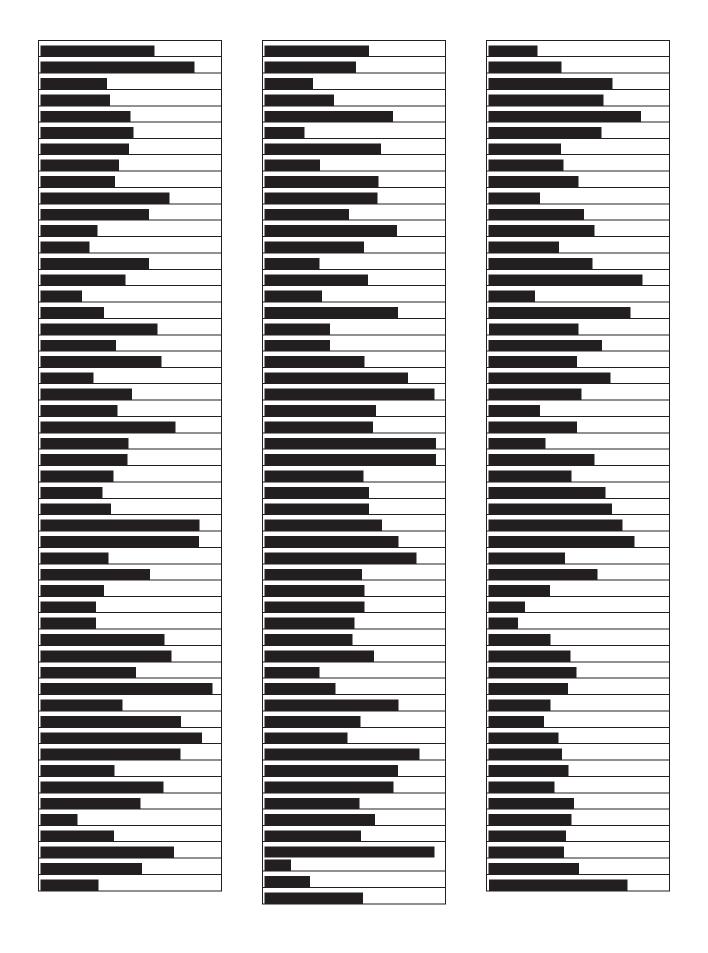
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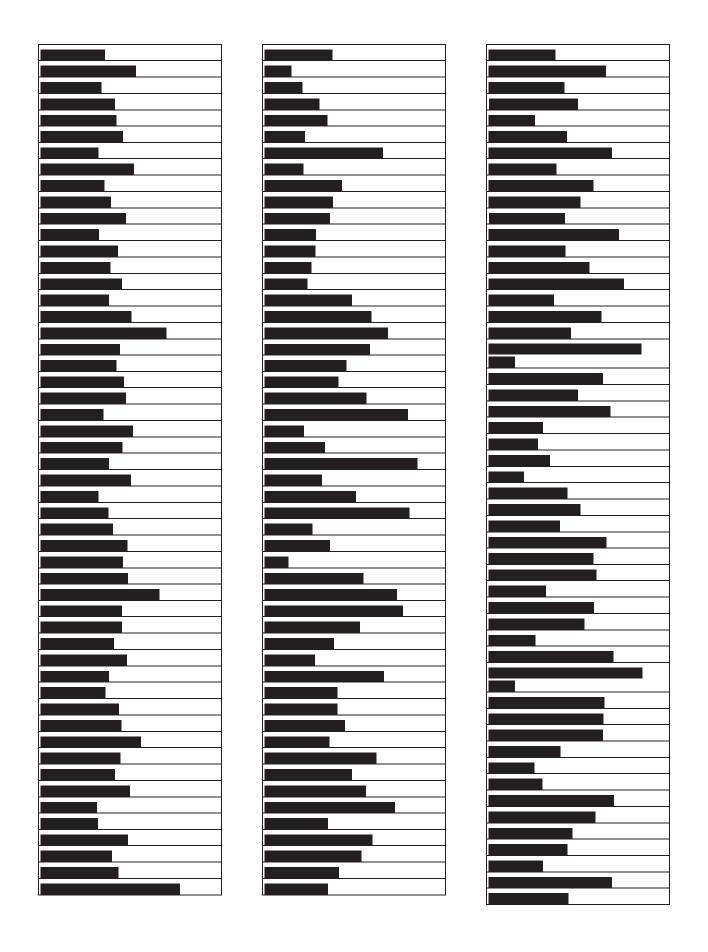
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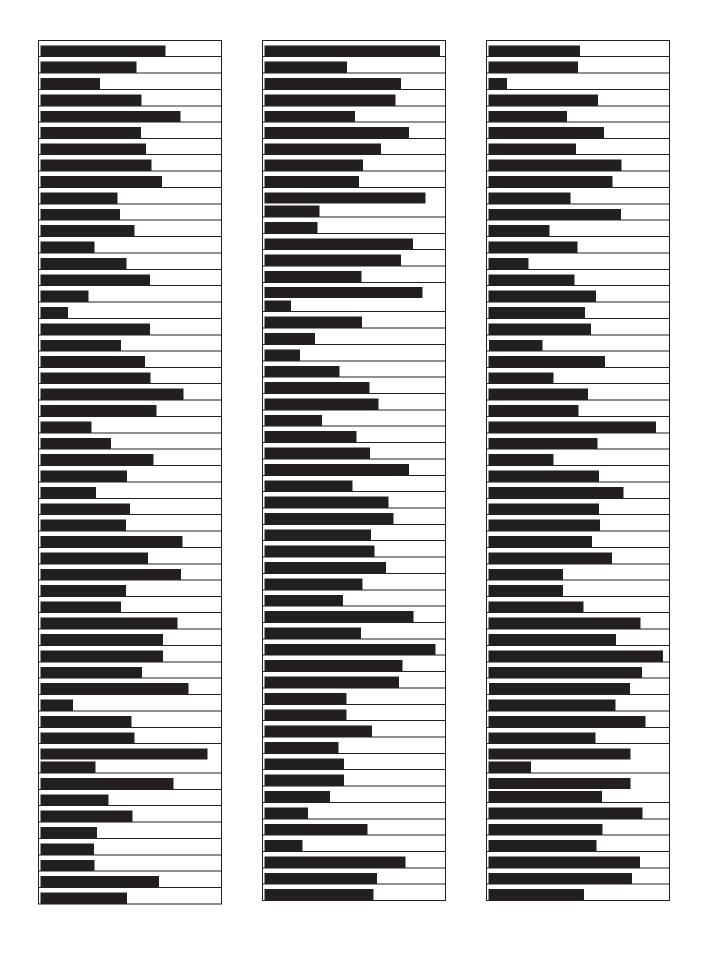
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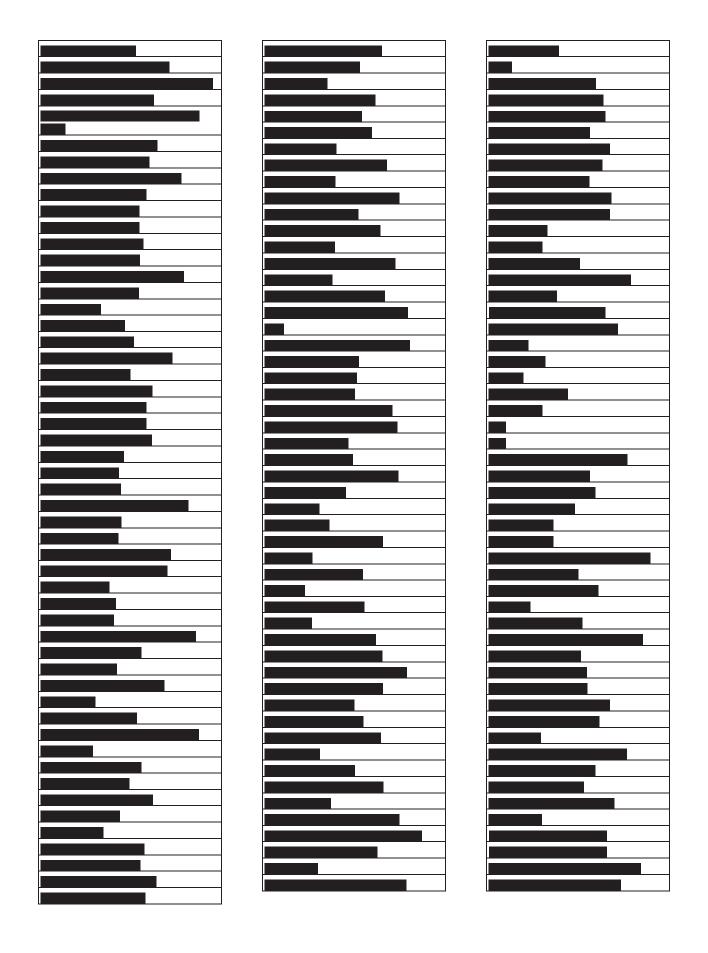
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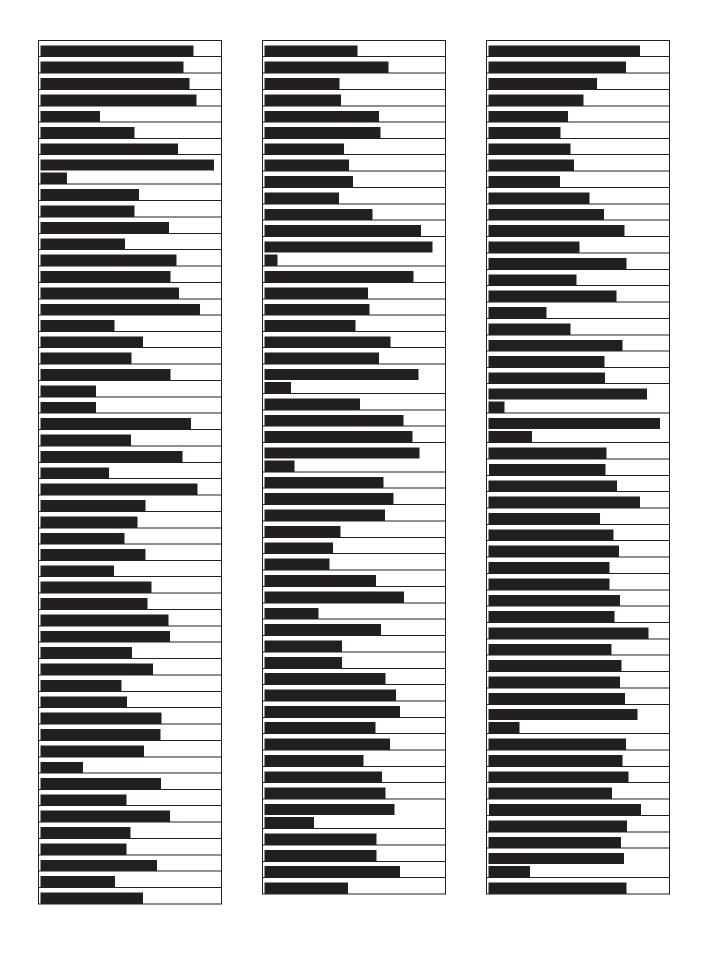
Fiserv, Inc. v. Electronic Transaction Systems Corporation

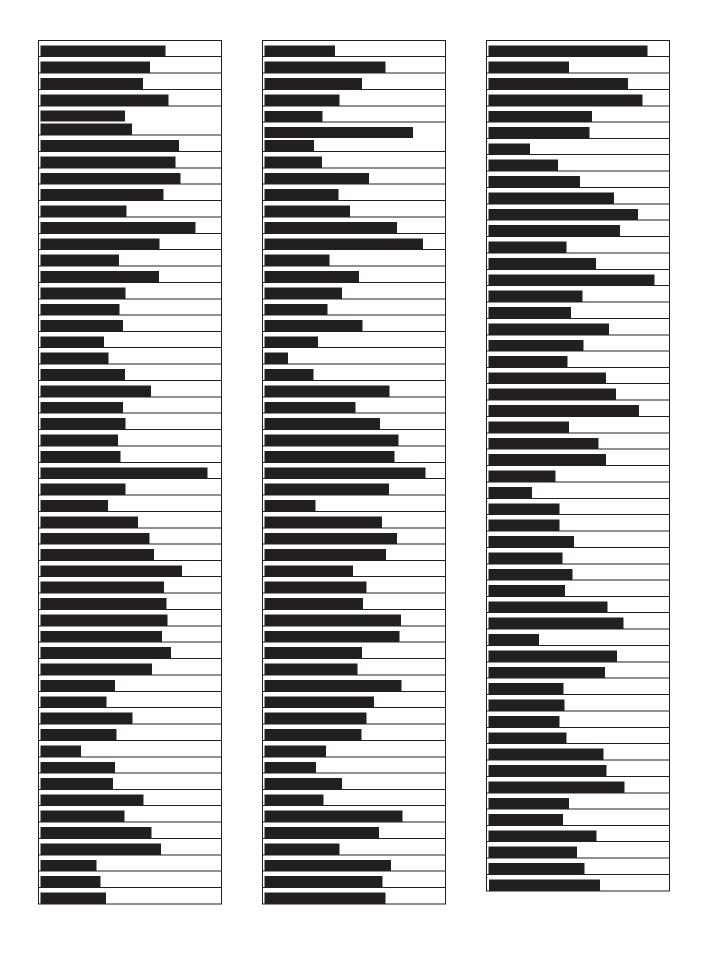


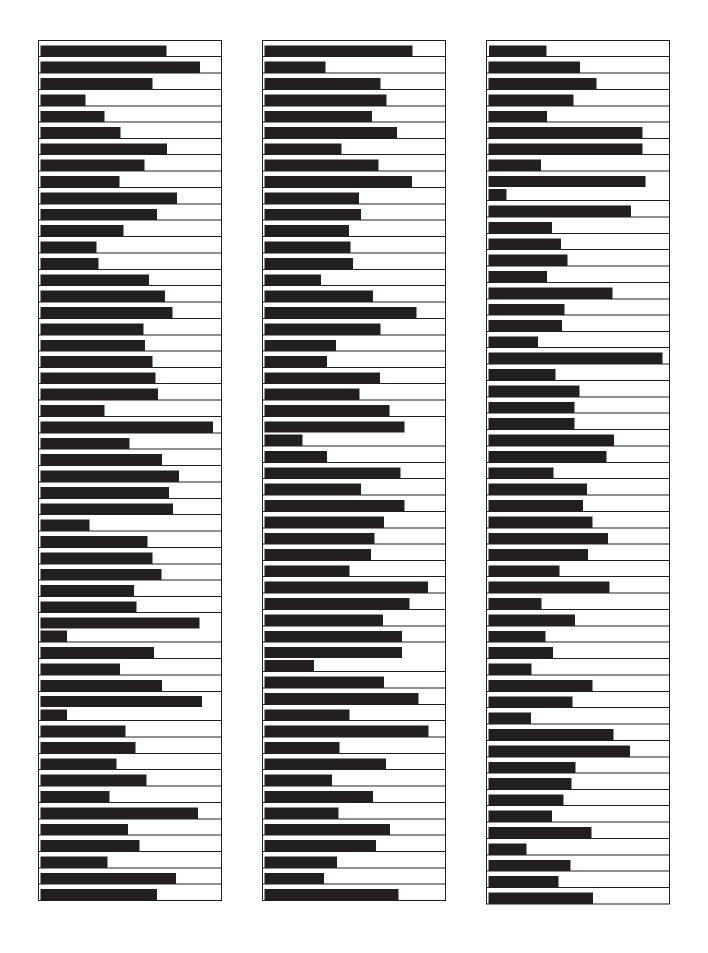


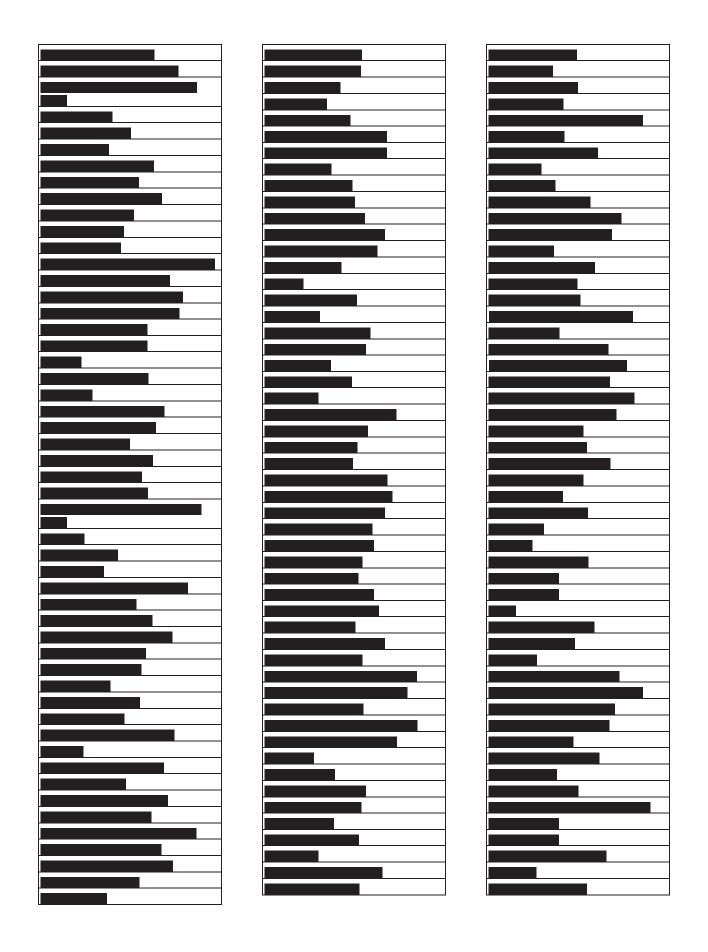




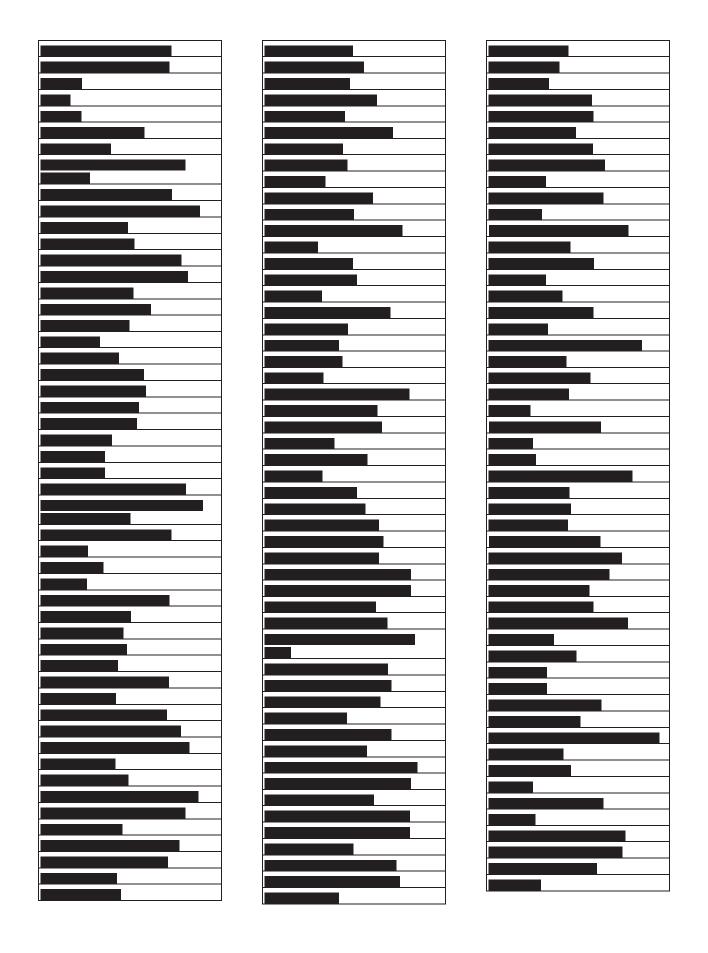


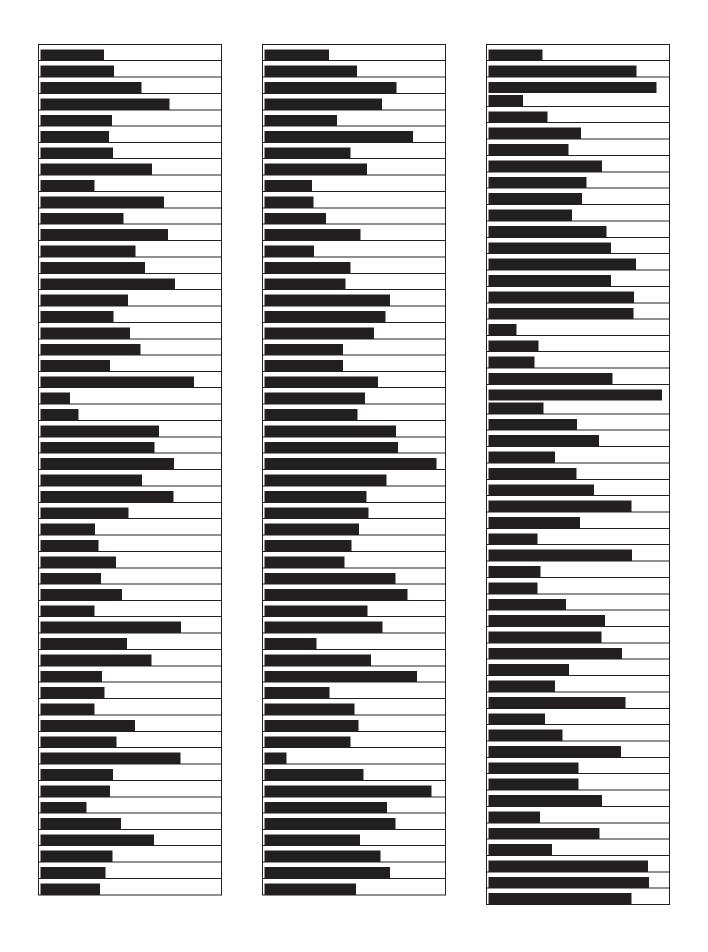


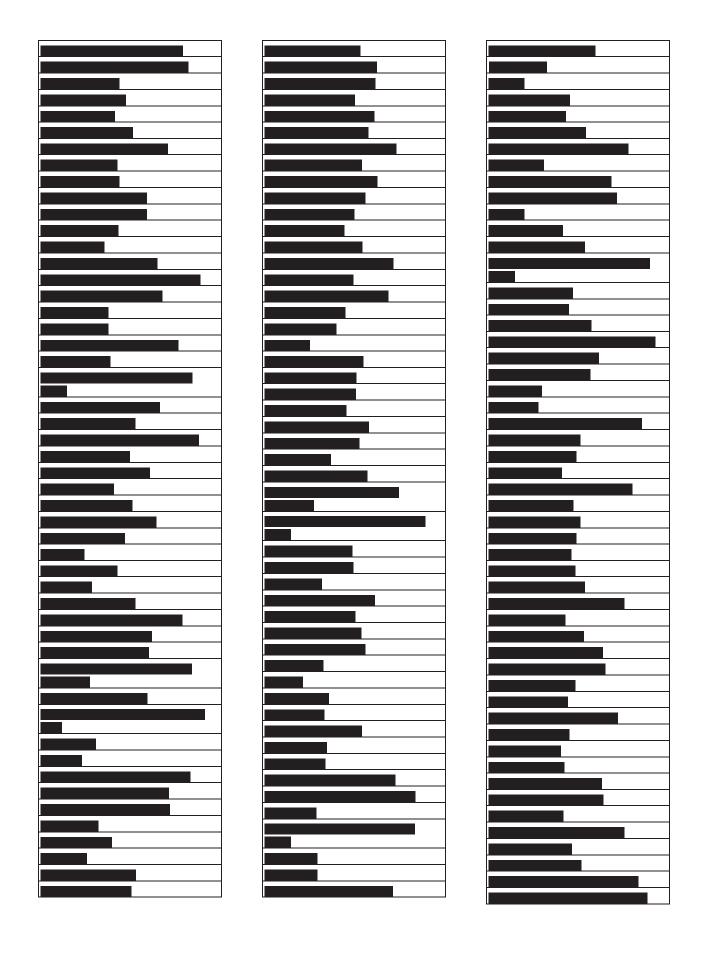












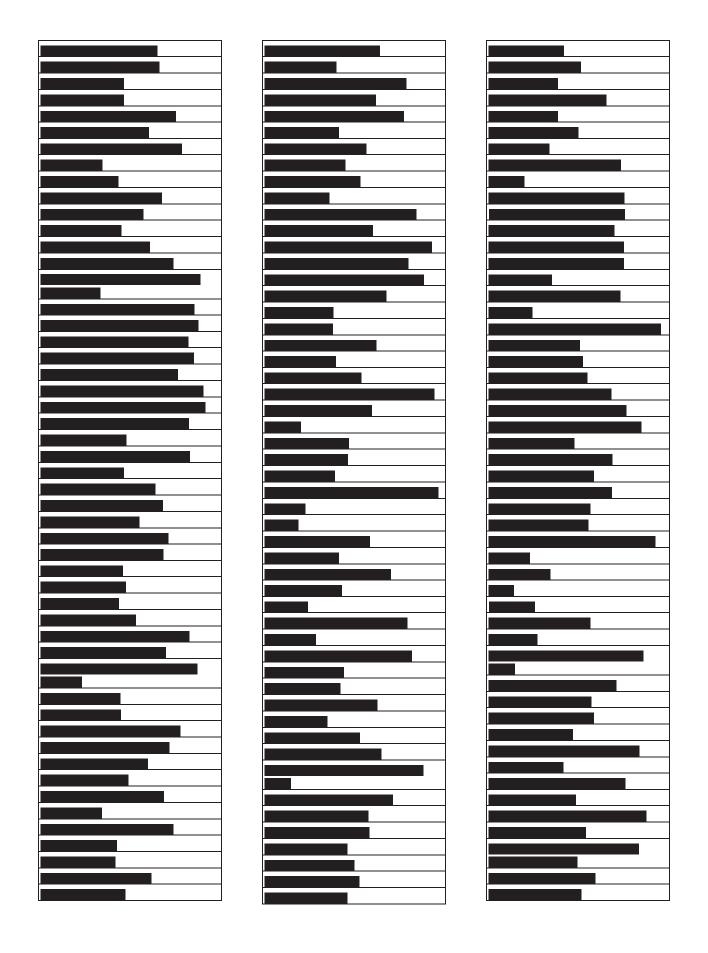




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TO

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Opposition No. 91214266

Fiserv, Inc. v. Electronic Transaction Systems Corporation



BLOG

NEWS

EXECUTIVE COMMENTARY

MEDIA INQUIRIES

For Immediate Release

May 14, 2012

Consumer Businesses Institutional Businesses Media Investor Relations About Us

Citigroup Inc. (NYSE: C)

Citi Launches Advertising Campaign for First-Ever Sponsorship of U.S. Olympic and Paralympic Teams

Campaign to showcase brand and innovative product portfolio

New York – Today, Citi, the official bank sponsor of the 2012 U.S. Olympic and Paralympic Teams, unveiled a national advertising and marketing campaign that is the largest and most integrated U.S. sponsorship campaign in the company's history. The campaign, which features 13 Olympic and Paralympic qualifiers, hopefuls and alumni who are members of Team Citi, includes broadcast, print, out-of-home, digital, events, promotions and retail activation. This is the first time Citi has sponsored the U.S. Olympic and Paralympic Teams.

"Citi's sponsorship of Team USA is a significant asset to our brand and our business as a platform to engage clients and consumers in a meaningful way, particularly as we mark our 200th anniversary," said Citi Chief Brand Officer Dermot Boden. "Few know more about the journey from ambition to achievement than the athletes who dedicate their lives to representing the U.S. in the Olympic and Paralympic Games. Through this campaign, we want to express how proud we are to support the athletes every step of the way to London, while affirming to our clients how proud we are to be a partner on their journey from ambition to achievement."

Citi's sponsorship-related advertisements tie into one theme: "Every Step of the Way."

Every Step of the Way(SM), the centerpiece of the campaign, is a dynamic digital program that allows the American people to help allocate Citi's \$500,000 donation to the U.S. Olympic Committee – represented by 50 million ThankYou Points -- among different Sport Programs that have inspired Team Citi's 13 athletes. The program helps the athletes say "thank you" while benefitting U.S. Olympic and Paralympic hopefuls and athletes of all ages in communities across America.

There are a variety of ads, many of which encourage viewers to join the Every Step of the Way movement at citi:com/everystep, and others that highlight some of Citi's most competitive and innovative banking products, including Mobile Check Deposit, Citibank® Popmoney®, and the ThankYou® Points sharing app, among others.

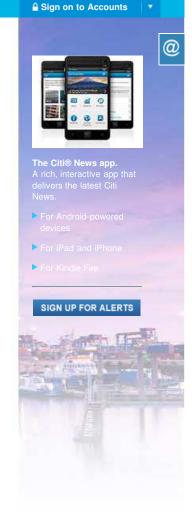
"In today's complex world, consumers want solutions that simplify their lives," said Michelle Peluso, Citi's Global Consumer Chief Marketing and Internet Officer. "We are excited to launch an advertising campaign that features the Team Citi Olympic and Paralympic qualifiers and hopefuls in a fun, genuine spirit while showcasing the flexibility, control, ease and simplicity that our innovative digital products deliver for our customers."

The Campaign: Scope, Athletes and Products

Citi's campaign will come to life across a breadth of channels, including broadcast, print, digital, out-of-home, events, promotions and retail activation. In addition to national reach, it will feature significant penetration in key markets through retail activation in Citibank branches and on Citibank ATM screens nationwide, as well as out-of-home executions in New York City's Bryant Park, The Grove in Los Angeles and Ogilvy Station in Chicago.

Broadcast spots which will begin airing nationally today include:

- Together, every step of the way. Highlighting Citi's dynamic digital program, the ads feature Team Citi athletes Cullen Jones (swimming), Amanda McGrory (Paralympic track and field), Gwen Jorgensen (triathlon) and Kari Miller (sitting volleyball) and the Sport Programs that have inspired them.
- Rewarding you, every step of the way. Emphasizing the benefits of being a Citi ThankYou member, the ads highlight Citi's rewards program and unique Points Sharing app. One ad features Sanya Richards-Ross (track and field) while a second



ad focuses on a couple using their ThankYou Points to travel to the London 2012 Olympic Games to cheer on Team USA.

» Easier banking, every step of the way. Promoting the tools and services that make Citi's retail bank customers' lives easier, new ads feature Meb Keflezighi (marathon) and brothers Bob and Mike Bryan (doubles tennis) using Citi's most competitive banking products - Mobile Check Deposit and Popmoney.

The newly redesigned thankyoucard.citi.com microsite and citibank.com/easierbanking landing page will also have a Team USA theme throughout the London Games.

Additional advertisements will debut during the London 2012 Olympic Games featuring a range of Team Citi athletes, including Danell Leyva (men's gymnastics), Carlos Leon (Paralympic discus) and Christie Rampone (women's soccer).

To view the new advertisements, please visit youtube.com/citi.

Citi, the leading global bank, has approximately 200 million customer accounts and does business in more than 160 countries and jurisdictions. Citi provides consumers, corporations, governments and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, transaction services, and wealth management.

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Founded in 1894 and headquartered in Colorado Springs, Colo., the U.S. Olympic Committee serves as both the National Olympic Committee and National Paralympic Committee for the United States. As such, the USOC is responsible for the training, entering and funding of U.S. teams for the Olympic, Paralympic, Youth Olympic, Pan American and Parapan American Games, while serving as a steward of the Olympic and Paralympic Movements throughout the country. For more information, visit TeamUSA.org.

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EXHIBIT K

TO

STIPULATION FOR CERTAIN FACTS TO BE ENTERED INTO THE RECORD AND FOR CERTAIN DOCUMENTS AND TESTIMONY BE ADMITTED INTO EVIDENCE

Opposition No. 91214266

Fiserv, Inc. v. Electronic Transaction Systems Corporation

Popmoney Client Engagement

Marketing Examples

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SunTrust and Popmoney Ads









fise

Pittsburgh Test Campaign





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Pittsburgh Popmoney Generic TV



popmoney

Visit Popmoney.com for details

Citibank Popmoney TV still images 10-2013





Citibank 7-2013



Citibank US

Citi® Popmoney wants to know: In group dining situations, do you the bill or itemize? http://citi.us/035q7B



Like · Comment · Share · 🖒 220 📮 7 🗐 5 · 17 hours ago · 🖲

(2) 220 people like this.

Citibank 💿



situations, do you split the bill or itemize? Citi Popmoney Poll: In group dining citi.us/035q7B

pic.twitter.com/N3B57o5noR







Citibank





is now possible anywhere sh Sending money with her pho And receive money. And receive mone And send money.

Citibank

Citibank

Kiosk Ad

Just press "send." To send money





Newspaper Ad



Pay the babysitter before you're done with dinner.

introducing citibank Popmoney. Send money to anyone with an email address for free. Right from your phone

We've just made two exciting updates to our Citi MobileSM app. We added PopMoney

Citibank US

CET CET

California. Learn more and enroll in PopMoney online and then check it out on Citi Mobile as well! Our update also brings us one step closer to making Mobile Check and expanded Mobile Check Deposit to additional customers in New York and

Deposit available across the US (coming soon)! Tell us what you think.

https://online.citbank.com/US/JRS/pands/detail.do?ID=PopMoney

PopMoney Payment Service

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Pay other people easily with Citibank Popmonel

Easier tranking, Standard at Citibank, Visit citibank.com/easierbanking or download Citi Mobile today.







Social Media Post

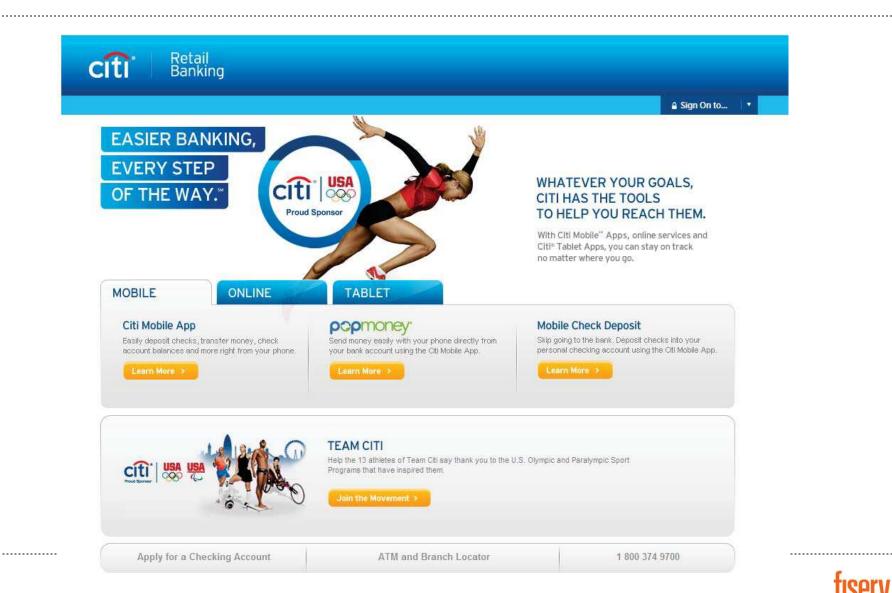
Like · Comment · 221 💭 21 🟳 4 · about an hour ago via Publisher



Subway Ad

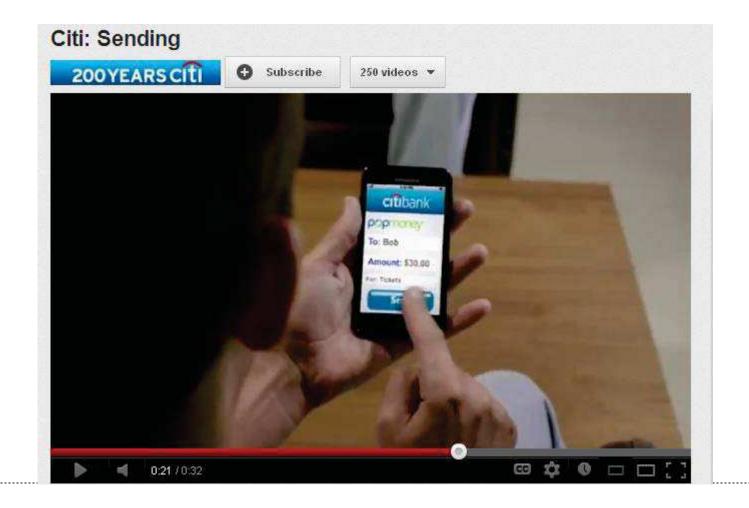


Citibank Olympic Sponsorship





Citibank Bryan Brothers TV commercial





BBVA Compass Facebook 7-2013



BBVA Compass

It's wedding season! Wanting to send money to the newlyweds but aren't sure how? Use Popmoney® & easily send them some congratulatory cash! Compass Bank, Member FDIC. http://pub.vitrue.com/USIF http://pub.vitrue.com/iRGI



Like · Comment · Share · 13 · Friday at 2:27pm · @



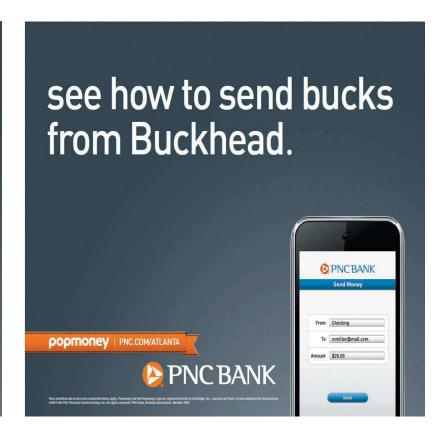
PNC Draft Examples

see your spending by category or by month. PNCBANK LEFT SIDE see how to split your lunch from your smartphone. **PNCBANK** RIGHT SIDE



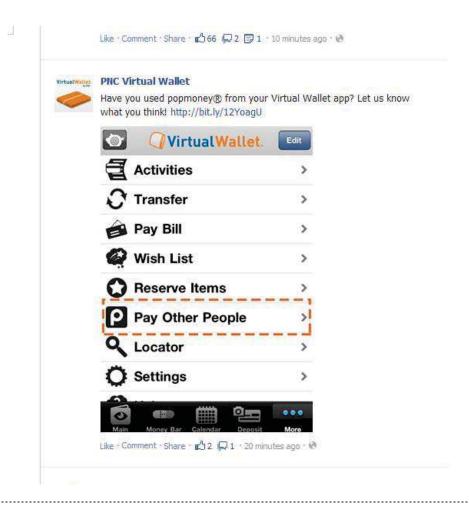
PNC Examples

see how to split your lunch from your smartphone. POPMONEY | PNC.COM/ATLANTA **PNC BANK**





PNC Facebook 7-2013





Fifth Third Bank



Product Page

Promotional Landing Page



Promotional Banner Ad



.....





Product Page

If you used their bank account into, the payment will be automatically deposited — you don't need to do anything sites



EXHIBIT K

TO

STIPULATION FOR CERTAIN FACTS TO BE ENTERED INTO THE RECORD AND FOR CERTAIN DOCUMENTS AND TESTIMONY BE ADMITTED INTO EVIDENCE

Opposition No. 91214266

Fiserv, Inc. v. Electronic Transaction Systems Corporation

Mobile pay opens door

The Atlanta Journal-Constitution April 13, 2014 Sunday, Main Edition

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The Atlanta Journal-Constitution

Section: NEWS; Pg. 1A

Length: 2379 words **Byline:** Sean Sposito

Staff

Highlight: Smartphones offer new vistas for consumers; Atlanta may benefit.

Here's the thing about Taka Torimoto: he's more likely to remember his smartphone than his billfold. And that spells opportunity for a whole raft of new players in the lucrative payments industry.

A 41-year-old technical consultant with an engineering degree from Georgia Tech, Torimoto has paid for fast food with the tap of his phone and sent money just as you would attachments in emails. His father digitally sends the grandkids cash for Christmas. No more checks.

Torimoto's voice rises with excitement as he talks about the new possibilities. "Payments is one area that is going in so many different directions."

For the first time since the advent of credit cards, there are new ways to pay that don't involve cash, check or plastic. Most are built on top of the existing payments system, but --- courtesy of that handheld computer in our pockets and purses --- offer new vistas for both consumers and tech entrepreneurs.

"It's clear that the mobile phone is the device that people are going to be using in the future to pay," says David S. Evans, chairman of the Global Economics Group. "It's not going to be a plastic card."

And whether you're looking for legacy players or innovators, Atlanta is right in the thick of the action. It's been a payments hub for half a century, and is well poised to maintain that status.

Inflection point

By 2017, Forrester Research estimates, Americans will spend roughly \$90 billion using a smartphone or other handheld device, a more than sevenfold increase from the amount spent in 2012. The firm's figures include mobile remote commerce, mobile peer-to-peer payments and remittances, and mobile proximity payments.

Even if its estimate is too optimistic --- as projections in this arena have tended to be --- the pace at which startups are emerging is already head-spinning: Stripe, PayNearMe and WePay, among more than a thousand others, are fueled by billions of dollars in venture capital.

For consumers, mobile payments mean greater convenience and better security. For merchants and banks, they present new opportunities to track you and target sales pitches and rewards to you. And they give tech entrepreneurs a low-cost entry point into the multibillion-dollar payments pipeline.

So why aren't we already living in a post-plastic world?

In part, because everyone involved in the chain --- merchants, card issuers, traditional processors, tech innovators and consumers --- is looking to maximize how much money they keep at the end of the day. Sometimes the interests of two or more players align, but often they don't.

Sorting it out --- via market forces and regulation --- is likely to make for a period that's exciting, bewildering, messy and frustrating. And right now, we're at an inflection point, where what emerged as a handful of novelties is becoming a new way of doing business.

Race to the top

That's evident in the changes the incumbents are making. Banks, payment networks such as Visa, Mastercard, Discover and Amex, and the tech companies that serve them, such as FIS and Fisery, are scrambling to keep up.

"In 2014, you'll see larger payments entities scramble to accelerate the pace of their innovation to catch up to these smaller and more nimble competitors," predicted PayPal president David Marcus, in a blog post.

"Meanwhile, smaller players will scramble to achieve the scale and experience needed to compete in a global business," he wrote. "As a result, billions of dollars will be at play in the payment industry, and 2014 will be a year of game-changing disruption."

Last year, PayPal launched 58 new products, partly because of new threats, according to a recent New York Times report.

And earlier this year the e-commerce arm of eBay announced PayPal Beacon, a Bluetooth device that reads payment information from a smartphone. With that device, someone such as a restaurant server would no longer have to take your card away from the table to complete a transaction.

That's in addition to a partnership with Discover, which lets folks use PayPal in the checkout line at some of the nation's largest merchants. PayPal has also recently acquired progressive payment processor Braintree, which has regulatory approval to move money nationwide.

It's marketing its services to mobile-based innovators such as Uber, Airbnb and TaskRabbit, which facilitate transactions between individual sellers and buyers of, respectively, rides, lodging and doers of household errands and other tasks.

And we haven't even talked yet about Bitcoin and other cryptocurrencies, which operate in a parallel payments universe, completely outside the existing system.

To be sure, some of the innovations won't stick.

"Innovation and disruption is an inherently inefficient and lofty process," said Matt Harris, managing director at Bain Capital Ventures. He harkens back to the first wave of dot-coms, with its rash of failures.

"We are at that now, at least in consumer financial services," he said.

But some of the experiments will succeed, and at least a few will change the landscape for all of us.

At our core

The practice of paying others is at the psychological core of who we are. It lets us buy, sell and, most importantly, earn through our labor. It allows us to say thank you in a tangible way.

Effectively, anything can be a form of payment as long as it is widely distributed, safe, accepted by both buyer and seller, and regulated by a system of rules. Over time, forms of payment have included cattle, wampum, notes issued by individual banks (which were IOUs for gold and silver held in their vaults) and currency backed by the "full faith and credit" of the United States.

The current system, in which we carry plastic cards that identify us and vouchsafe our ability to pay the debts we incur to the people who accept them as payment, evolved in the 1950s and '60s.

To understand who all is in the chain, first you have to get hold of the process. Here's how it works:

You swipe your card, say, at your favorite deli counter. Several different things happen almost simultaneously.

First, a card reader, the black box in front of the cashier, scans the magnetic stripe on the back of your card. That information is transmitted through an acquiring processor such as First Data or Total System Services Inc. (TSYS), which sends your personal details to the payment network whose logo is on the card --- say, Visa or MasterCard.

That company forwards the information to the issuer, such as your bank, which makes sure you have enough money. If you do, the issuer sends an authorization code back down the food chain to the merchant in milliseconds.

The money doesn't move quite as fast; it's transmitted to the merchant in a settlement process that happens overnight.

For performing its role in the dance, each intermediary receives a small cut.

Last year, those tiny bits added up to an estimated \$301 billion in transaction-specific revenues worldwide, according to a report from the Boston Consulting Group.

As a part of that, merchants pay anywhere from 2 percent to 3 percent of the sales price to accept a credit card, and 21 cents plus 0.05 percent of the transaction value to accept debit cards, a rate that's gone down because of action by Congress.

Innovators want to step inside that system. In return for adding something of value, such as a more seamless experience, they want to receive something of value, either an added fee or information about your buying habits that they can parlay into money.

Take Atlanta-based Sionic Mobile, which asks merchants to pay a 1 percent transaction fee when customers pay with ION Rewards. Today, shoppers can earn and spend those loyalty rewards at roughly 25,000 stores nationwide. The rewards program gives them an incentive to do more of their shopping at those stores.

Some merchants (think: Starbucks) have jumped directly into the fray, developing apps that generate codes you can scan at the point of sale to complete a purchase.

Hacking forward

Torimoto is in that mix, an avatar of what's to come. He's a former employee of Alpharetta-based CorFire, which helped Google create its first iteration of Wallet and Dunkin' Donuts build payments into its mobile app.

As for his own usage of Wallet, arguably the furthest mobile payments have crept in the real world, he's barely touched it --- except of course for that one time in a McDonald's a year or so ago just to see if it worked.

Most merchants don't yet have the technology to let him tap his phone rather than swipe a card; others, even some of the big-boxes, are reportedly turning the capability off.

And the points you get on your credit card don't necessarily get passed through in the same way. Yet.

This year, in Torimoto's view, won't be one of breakthroughs. But he does expect spurts of innovation cropping up across the payments horizon.

"Everything, I feel like everything, right now, is almost like a hack job," he said.

But each successful hack accelerates the pace of change. It's just a matter of time.

What's what and who's who

MOBILE PAYMENT: A transaction in which the transfer of funds is initiated using a mobile phone, but not by voice.

POINT-OF-SALE PURCHASE: A purchase you make at the counter.

MOBILE PROXIMITY PAYMENT: Mobile-generated payments that are made at or within the physical proximity of a store's point-of-sale terminal.

MOBILE PEER-TO-PEER PAYMENT: Sending money to another individual using a smartphone app; providers include Dwolla, PayPal and Venmo.

MOBILE BILL PAYMENT: A bill payment (for utilities or credit cards, for example) authenticated through a mobile handset.

SQUARE: A startup that offers a free credit card reader that works with smartphones and tablets.

STRIPE: A company that provides online businesses with the means of accepting payments.

VENMO: A service provided by Braintree, which is owned by PayPal, that allows folks to send cash to Facebook friends and others using a smartphone app and Web portal.

POPMONEY: A person-to person-payments service provided by bank tech vendor Fiserv. Bank of America, Wells Fargo and Chase customers, among many others, have access.

WEPAY: A company that maintains digital tools for crowdfunding sites and small businesses, allowing them to receive payments.

PAYNEARME: An electronic transaction network that lets folks pay their rent, utility bils and loans, as well as transfer money, buy tickets, make online purchases; it's available through stores such as 7-Eleven, Family Dollar and ACE.

PAYPAL: The e-commerce arm of eBay, which allows people to make online payments and transfer cash to friends using email, phone, text message or Skype.

GOOGLE WALLET: A service that allows people to send money by email and tap and pay with certain smartphones.

BRAINTREE: A payment processor, owned by PayPal, that maintains software development tools companies can use to integrate payment capabilities into their apps and online spaces.

CRYPTOCURRENCIES: A digital medium of exchange that's difficult to counterfeit because it employs cryptography, a branch of mathematics, for security; Bitcoin is the best known one.

Sources: Forrester Research, Google, DataMonitor, Federal Reserve Bank of Atlanta, Crunchbase.

The local angle

From the inception of the credit card era, metro Atlanta has been one of the nation's leading transaction hubs.

At the start, National Data Corp., founded in 1967, was responsible for routing a majority of the country's payments. The Atlanta company had call centers around the country that shop employees would call to verify credit card purchases.

The sales clerk would read the numbers embossed on the card to someone at the call center, who would enter the information into a computer connected to the buyer's issuing bank. If the bank said there was enough money, the call center employee would give the sales clerk an authorization code that promised payment.

But everyone wanted to make things faster --- the game in payments is speed and ease. By the late 1970s, cards had magnetic stripes that encoded the cardholder's credentials, and the verification process was automated, though it still moved through phone lines.

Today, the significant payment processors with headquarters or offices in the state include Global Payments (an offshoot of National Data Corp.), WorldPay, First Data, Elavon and TSYS, among others.

Looking ahead, with the hot action in financial technology all around mobile computing, metro Atlanta is still very much in the mix.

Among the companies based in and near metro Atlanta are Sionic Mobile (a mobile commerce company that maintains a loyalty rewards platform for merchants), Cardlytics (an advertising platform company that sits behind debit cards, including Bank of America's BankAmeriDeals card) and ControlScan (a payments security company).

Square (which has applications for both acceptance and consumer payments) keeps offices at Atlantic Station.

Bitcoin is big here, too. BitPay, which handles the digital currency for merchants, is based in Atlanta.

It's joined by Coinfirma, a company that provides bitcoin-cloud mining services to folks; CoinX, an Atlanta exchange that's in private beta while it acquires money transmitter licenses across the country; PlayCoin, a bitcoin payment gateway company; Atlanta Bitcoin, which operates a bitcoin ATM; and CampBX, which maintains a bitcoin trading platform.

SEAN SPOSITO On Tuesday at Noon, reporter Sean Sposito will lead an online panel discussion with two experts in the field of digital payments and currency.

About this series

We live in a consumer society, conducting dozens of transactions each week, if not each day. Five years from now, thanks to smartphones, the way those transactions happen may be radically different.

AJC reporter Sean Sposito decodes the dizzying array of emerging technologies and the hidden workings of the banking system to show you what that future may look like. Buckle up, it's going to be quite a ride.

Today

The future of money

Monday

But what about security?

Tuesday

The war for your wallet

Wednesday

Crypto-currencies, a parallel universe

The local angle

A Deeper dive, A10

We show you how payments work now and how technology is working to change them.

What's next in this series

* Today:

The future of money

* Monday: But what about security?

* Tuesday:

The war for your wallet

* Wednesday:

Crypto-currencies, a parallel universe

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Youthire.com in Glenwood Landing: A job board as young as it feels

Long Island Business (Long Island, NY) April 1, 2014 Tuesday

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Section: NEWS
Length: 640 words
Byline: Dan O'Regan

Body

COMPANY: Youthire.com

LOCATION: Glenwood Landing

FOUNDED: January 2014

FOUNDER: Thomas Cerna

EMPLOYEES: One full-time

PRODUCT: Online odd-job marketplace

LAUNCH INVESTMENT: \$10,000, used for website development and marketing

FUNDING SOURCES: Self-funded

MAJOR CHALLENGES: Getting the word out and attracting people to the site

PRODUCT STATUS: Now hiring

Before leaving for a summer vacation, Thomas Cerna found himself with nobody to water his plants while he was away. That got him thinking: Why not create a website where you could post odd jobs for area residents to check out?

The result was youthire.com, a local job board for people ages 16 to 26.

It's essentially two sites in one, according to Cerna: Users seeking work can register for free on the site as "youthires," while users offering odd jobs can register for free as job providers. Providers can post a job they need done to a job search list with details including a job description, a start time and a rate of pay; youthires can browse the available jobs by ZIP code and message the provider to offer their services.

"When I was in high school, I did a lot of odd jobs myself," Cerna said. "I was able to have my own spending money and I had a fine little business mowing lawns growing up in Westchester."

Cerna said youthires must be between the ages of 16 and 26, and registered laborers are placed into one of three categories: high school students, college students or "neither." They can also create profiles pages with information about themselves such as their hometown, school activities and any special skills they may have.

After a job is completed, providers are encouraged to review the youthire's services, and the review can be displayed on the youthire's profile page as a testimonial for future employers.

Pay rates are set by the job providers and pay is deposited directly into a youthire's bank account through Popmoney.com upon job completion. A 15 percent fee is charged by Youthire.com from every transaction on the site.

Jeanine Briefel, 62, of Sea Cliff first used the site to help get her garage cleaned out.

"It's very hard to find someone to help you out for what they call 'little jobs,' like fixing a hole in the wall and painting it," Briefel said. "Especially for elderly people, it's really a wonderful service for the community."

Jordan Gavitt, 17, of Glen Head said cleaning out Briefel's garage was hard work, but he was "well compensated."

"I think (Youthire.com] is a great idea," Gavitt said. "It's a great business and it gives jobs and money to kids who could really use it."

Cerna said the site currently has approximately 50 job providers and 25 registered youthires, and he's hoping the spring will bring in more spring cleaning-type jobs.

"Being that we just started out in January, (the site] doesn't really conform to the types of jobs that might be available during the winter," Cerna said. "It's been mostly shoveling jobs."

Listed jobs could really cover just about anything, he added, but mostly consist of low-skill around-the-house tasks like mowing lawns, power-washing decks, cleaning out garages or removing storm windows. Youthire.com is not the place to post skilled or dangerous work like carpentry or roof maintenance, Cerna noted.

Youthire.com has thus far focused on Sea Cliff, Brookville, Glen Cove and Glen Head. Cerna said he'd like to quickly expand and there's nothing stopping providers from posting jobs in other areas.

Cerna said the beauty of his site is that kids earn a lot more than a little extra spending money.

"I think it's important to instill in kids that there's value to the work ethic, there's value to taking appreciation in a job well done," he said. "That carries on for life."

http://www.libn.com/be-the-first-to-know/ Click here for more from this resource.

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STUDENTS (68%); AGING (50%); SENIOR CITIZENS (50%)

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Social Payments are About More than Splitting Bills

Payments Source March 31, 2014 Monday

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Section: OPINION; PAYMENTSSOURCE; Vol. 1; No. 1

Length: 780 words **Byline:** Tom Roberts

Body

Digital person-to-person payments, also known as social payments, have proliferated in the last few years, with the often-heard promise of providing an easier and faster way to split the dinner check.

However, real-world analysis of transactions made via Popmoney, the social payment service from Fiserv, has shown that splitting a restaurant check is unlikely to be the primary reason for using such a service. Social payments today look quite different than the industry initially expected, yet as they evolve they are likely to include more of the casual, small value payments that were touted as early examples.

Analysis of Popmoney use has shown that rather than low, two-figure payment amounts, transactions in the three-figure category are the norm. In fact, the average Popmoney payment amount is more than \$400.

We think of social payments as falling into two main categories-formal and casual. Formal payments, which typically reoccur on a regular basis and include things such as rent, bills or childcare, far outweigh casual payments for things such as shared meals or movie tickets. Today's top five payment categories are rent, shared bills, vacation/travel, gifts and household services.

Rent includes two primary types of transactions-rent being paid directly to a private landlord, as well as roommates reimbursing each other for shared rent. The most common shared bill reimbursed through Popmoney is a family cell phone bill. Other frequent uses include roommates clearing monthly expenses and couples sharing household costs. Casual payments account for only about 20 percent of transactions.

One thing in common across all transaction types is that they are typically accompanied by a personal note-an itemizing of a transaction will often be followed by personal endearments such as "Thanks, Honey" and "Love." It's this ability to send a personal message along with a seemingly impersonal payment that has led us to refer to these transactions as social payments.

What is perhaps not so surprising about social payments is that Millenials (ages 22 to 32) are the largest group of users. This age bracket includes young college graduates, roommates and young couples who are likely splitting rent, bills and other shared expenses. Given that this group grew up using computers, it is no surprise their preference for the digital channel extends to their financial behaviors, including making personal payments.

The next largest age group using social payments is consumers ages 44 to 54, who I refer to as "digitally active harried parents." This group includes parents who are using the service for household expenses, to pay for their children's after-school activities or sending money to their elderly parents or older children who live outside the home.

While the transition from cash and checks to digital social payments will not happen overnight, adoption is accelerating as consumers grow more familiar with these services. And as new features and functionalities become available, such as real-time payments, social payments will also continue to evolve.

Payments made via most digital person-to-person payment services today take at least a day to settle. The availability of real-time capabilities will result in more of the casual, smaller value transactions that were initially expected, such as splitting the dinner check. As payment times speed up and recipients have the same immediate satisfaction as having cash in their hand, social payments will replace more of today's cash-based transactions.

The evolution of mobile payment technologies will also impact social payments. As mobile wallet technologies advance, the road will be paved for social payments to advance as well. Mobile wallets today primarily facilitate card-based payments, yet as they evolve, mobile wallets will hold more information and enable a wider variety of funding options. It is easy to envision digital person-to-person payment services as the "cash" in the mobile wallet, used to make the types of immediate, person-to-person payments typically made in cash today. And mobile banking users can already use integrated social payment services to pay friends and family right from their phones.

The use of cash and checks to pay other people is set to wane as digitally savvy young consumers, and their older counterparts, become more familiar with personal payment services and their benefits. Financial institutions that offer these services and educate consumers about their usefulness today can foster adoption and long-term growth fueled by the faster, more mobile technologies of tomorrow.

Tom Roberts is senior vice president of marketing for electronic payments at Fiserv http://www.paymentssource.com

Classification

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Ticker: FISV (NASDAQ) (58%)

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (58%); NAICS518210 DATA

PROCESSING, HOSTING & RELATED SERVICES (58%)

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Top 8 Ways Banks Will Spend Their 2014 IT Budgets

American Banker March 31, 2014 Monday

Copyright 2014 SourceMedia, Inc. All Rights Reserved **Section:** TECHNOLOGY; Vol. 178; No. 48

Length: 2250 words **Byline:** Penny Crosman

Body

With the financial crisis firmly behind us (at least, we hope) and the U.S. economic picture brightening, the outlook is positive for IT spending in the banking industry. Banks will spend 4.2% more on technology in 2014 than they did in 2013, according to IDC analysts. Overall IT spend in financial services globally will exceed \$430 billion in 2014 and surpass \$500 billion by 2020, the analysts say.

In Ovum's latest predictions of U.S. retail bank IT spending, based on interviews with bankers and vendors' numbers, the firm sees IT spending rising an average of 3.9% at retail banks in the coming year, according to Jaroslaw Knapik, senior analyst, financial services technology. Overall priorities cited by these surveyed bankers are online and mobile banking, data management and analytics, customer data and analytics, operations and core systems.

Generalities and industry numbers fail to take into account the specific conditions at individual banks. For instance, at Capital Bank in Raleigh, N.C., the IT budget for 2014 is flat in comparison to this year. Chief Operating Officer Zahid Afzal (who was formerly CIO of Huntington National Bank), says the bank will increase its investment on mobile, cybersecurity, regulatory compliance, and more convenient products and services for customers. IT purchases will include sales and service tools, cybersecurity and fraud management software, mobile and payments products and services, storage solutions, and big data and business intelligence related tools, However, the bank's cost of operations is going down through process improvement, better governance and consolidation. Hence the flat budget.

That said, there are several overall IT spending hot spots for banks in 2014.

1. Digital banking and mobile payments. Ovum analysts say banks will spend 6.8% more on digital banking next year than they did in 2013. And in Aite's annual survey of IT executives at large financial institutions, two sweet spots for IT spending are the digital wallet (and the fear of being disintermediated by competitors such as Square) and mobile banking, including tablet apps for consumers and small businesses.

"Mobile is one of those areas where banks are afraid to fall behind," says Jerry Silva, research director at IDC. "In the entire ecosystem around mobile, things haven't settled yet between banks, telcos, and third party providers. A lot of balls are still in the air. Banks are afraid of falling behind and losing by default. That's driving most of the spending around mobile."

Mobile-first initiatives for employee software and customer-facing apps are at the top of James Gordon's list of 2014 IT initiatives.

"We're entering a society where before the phone was an add on, now the computer is becoming an add-on," says Gordon, who is vice president of operations and technology at \$1.2 billion-assets Needham Bank in Needham, Mass. "The phone is the first point of electronic communication most people will have. As we redesign and rethink a lot of our platforms, we'll be asking ourselves, how does this operate in a mobile environment, and then, by the way, how does this operate on a computing environment? Three years ago it would have been the reverse."

The bank recently launched Fiserv's Popmoney for person-to-person payments. In 2014 it's going to closely watch the mobile payments and mobile wallet space. "We're engaged in a lot of research, a lot of

internal discussion about who will be the top provider for 2016 and beyond for mobile payments and mobile wallet."

2. Marketing analytics, supported by customer data management. In Ovum's research, banks said they plan next year to spend an average of 5.7% more on MIS, defined as data-related technologies including data warehousing, data mining and online analytical processing. And they plan to spend 5.4% more on MI/CIS, defined as systems that give front-office staff access to customer data, next year versus this year.

Customer data management (including data warehousing and data management) and marketing analytics to better understand customers also ranked high in Aite's survey of U.S. bank IT executives. "Banks are in a bit of a pickle with regard to customer insights," says senior analyst David O'Connell. "They have piles of data, some of it in core banking, loan origination and risk management systems. The easy part is analyzing it, the tough part is pulling it together, consolidating it and giving it context so it can be analyzed."

Therefore, banks will be investing next year in data integration capabilities, data quality management, and service oriented architecture to make it easier to apps and data sets to one another. Marketing campaign management is also on banks' minds - to get close to consumers, learn more about them and reach them better, O'Connell says.

"Once you get more efficient insights into customer behavior, you can target digital marketing in a much less intrusive way," says Knapik. "It's to drive marketing that's much more relevant. Engagement marketing is not so much ad displays, but trying to create an advisory environment, a conversation that can be automated." Employees are given access to more relevant information and suggestions. The customer theoretically becomes more engaged his needs are being addressed.

The next stage of this is using real-time customer and transaction data to create messages, offers, products and prices tailored to each customers' needs. "As a customer I don't want to be sold a product that the bank wants to sell," says Pierre-yves Glever, senior vice president and global practice head at the financial services global business unit at Cappemini. "I want to be able to get something that fits my needs. Why could a bank not create a package for me?" Banks are starting to invest in configuration tools, pricing engines, real time analytics, and cross-channel architecture to make this possible.

Commonwealth Bank of Australia, PNC and Bank of the West have already traveled far down this path, combining real-time analytics with pricing and value engines to present timely information to customers.

3. The "omnichannel." Omnichannel is an icky buzzword, but it does describe a real goal for many banks: seamless, synchronized interactions across all channels.

"The customer would like to engage with the web, then receive help on the internet, perhaps by co-browsing with someone in the call center," says Glever. "The next step might be to speak with a branch teller and then later, finalize the contract at home through the internet. This is what customers want. It's a huge transformation for banks. They all wonder how they can build this with the people they have. So it's not only about technology, it's about salesforce effectiveness and workforce enablement from tools that will enable their own people to build this new world."

This of course would require integration between channels and customer data that can be shared by all, for a single view of the customer and all of that person's transactions.

The omnichannel concept has been better executed in wealth management organizations than in retail banking, says Knapik. It will eventually include ATMs, he believes. "You want to have the same functionality

at the ATM, so if you go to the ATM it looks like the interface for online banking, so you don't have to learn the navigation for different channels separately," he says. "If people use online banking and then go to the ATM, they intuitively know to use it."

4. Core banking technology. Core technology will take up about a third of IT spending for U.S. banks next year, according to IDC estimates, which isn't bad. But this will increase over the next several years because many banks have legacy core systems that will be more expensive to maintain over time. Ovum analysts expect spending on core technology to grow 4.2% next year, compared to 2013.

Silva doesn't expect to see any core conversions in the U.S. this year. (In Asia, however, there are two dozen large core projects happening, he estimates. "They're not as constricted because they already have conservative fiscal policies, and they're not under the gun from a regulatory point of view.")

All eyes are on three sizable projects going on now in the U.S., he says: BBVA Compass [], Santander's Sovereign and Zions Bank.

"The interesting thing with [BBVA Compass and Sovereign] is, will they start to do product innovation based on these new core systems?" Silva says. "And if they do, will that drive other banks in the U.S. to try to compete? That could lead to some core transformations, but we don't think it will happen next year."

"[Zions Bank] is a little more interesting because that's a ground up project - it's not another bank coming in to Zions and replacing their system," Silva says. It's a five-year project that will be done in phases, starting with corporate lending.

The downside of doing a core transformation in small chunks - a method many vendors at the recent BAI Retail Delivery conference were touting - is that if a bank doesn't go all the way through with it, abandons it two years down the road, it's in a worse mess than before it started.

"That to me is more of a canary in a coal mine. Every other bank is watching Zions to see, is it going to succeed? Will it go on a lot longer? Will the CEO be there the entire time? It's always been a risky play for the CEO to be involved in a transformation," Silva notes.

He doesn't expect to see any other major core projects until the three projects above have begun showing results.

There's a lot of reputation risk for CIOs as well as CEOs involved in huge, expensive projects like this. [BBVA Compass is spending more than \$360 million on its core project; National Australia Bank is spending \$1 billion on its.]

"If I'm a CIO at a regional bank and I'm thinking about a \$200 million replacement, do I really want to bet my career on this? It's a real question they're asking themselves," Silva says. One of the attractive aspects of the Zions project is that the bank is taking it piecemeal.

5. Private clouds. At Needham Bank, Gordon recently implemented software for sharing files across all types of mobile devices (it's from Accellion).

"We're protecting trusted data on untrusted or unknown devices," he says.

The software facilitates sharing of documents from a central location, avoiding dreaded version control issues. When an employee leaves the bank, documents and data can be remotely wiped from that person's phone or tablet. Gordon thinks of this as a private cloud, with the software hosted on premise but accessible from anywhere.

The bank is not ready for the public cloud yet. "We have a lot of regulations we have to adhere to, and we can't outsource risk," he says. "To outsource our data is tantamount to outsourcing my job and inviting examiners in for a holiday crucifixion." Auditors regularly scrutinize the bank's credit card records for signs of purchasing from a public cloud provider, which would trigger FFIEC cloud computing rules.

6. Efficiency. Already this year, U.S. banks accelerated their adoption of document management, workflow and business process management software to turn time-consuming, paper-bound processes into simpler, web-based tasks. For instance, Bank of America recently shared how it's streamlining its mortgage processes using software from Pegasystems.

"Banks in the U.S. have been working on small processes like customer onboarding and exception management," Glever says.

7. Security. Security spending will grow a little in 2014, IDC analysts estimate. Cybersecurity is a priority for Zahid Afzal at Capital Bank and others concerned about DDoS attacks and malware.

It's often hard to see a return on investment for security technology, so if it's not considered absolutely necessary it's easily dropped. "That's one of the reasons why EMV hasn't come," Silva says.

8. Compliance and risk management. U.S. bank executives who invested heavily in compliance and risk technology in 2011 and 2012 are now trying to get more business benefit out of those investments, according to Silva.

Zions Bank provided a good example of this when it began making its fraud analytics database available to the marketing department.

"When you're looking at decreasing cost in your institution, particularly in North America and Europe, there's not a lot of fat left to cut," Silva says. "You're down to meat and bone at this point. If you can't cut a lot out in terms of efficiency, you can do is drive more customer value to make existing investments more efficient."

"That's absolutely true," says David O'Connell at Aite Group. "When banks invest in capabilities for stress testing, they're embracing it as an analytical opportunity rather than just a compliance mandate."

One example of this is Opus Bank, where top executives see the stress testing software they use as a helpful loan portfolio management tool.

But O'Connell worries that banks are not investing enough in this overall category, specifically on credit risk, credit decisioning, liquidity risk and capital adequacy and regulatory compliance.

"I'm concerned that banks having gotten overextended and not realized the true nature of their risk in many areas, are now satisfied and making limited increases in IT spending in these areas," he says. "I wish I were seeing a little more focus on winning the last war because it's going to happen again."

"They appear to be satisfied, and here we are only four years after everything blew up in our face," he says. http://www.americanbanker.com

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Company: HUNTINGTON BANCSHARES INC (55%)

Ticker: HBAN (NASDAQ) (55%)

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How to Find the Best Free Checking Account in 2014

The Simple Dollar March 25, 2014 Tuesday 10:35 PM EST

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Length: 2212 words **Byline:** Michael Gardon

Body

Mar 25, 2014 (The Simple Dollar: http://www.thesimpledollar.com/ Delivered by Newstex)

The Internet has equipped banks with the ability to offer a free checking account online to almost anyone who qualifies. Fortunately, the government mandates that a checking account can't be marketed as 'free' if the consumer could potentially be charged a maintenance or activity fee.

So what does 'free' actually entail?

The term 'free' is debatable since any checking account will charge some fees for certain activities, like if you overdraft the account. What isn't debatable, however, is the key to getting a truly free checking account is understanding when these fees are charged and how to avoid them.

The best checking account gives you free cash for signing up, has plenty of access to no-fee ATMs, and doesn't charge additional fees for things like foreign transactions.

If you're looking to open a free checking account online that won't cost you anything, I recommend going with Capital One 360[1].

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsCapitalOne360

Here's what makes Capital One 360 the top choice:

\$50 cash bonus for opening an account 38,000+ free ATMs Mobile app No foreign transaction fees Completely free Only fee is \$25 for stop payment on a check

While Capital One 360 is a great free online checking account, there are several other options worth considering if you don't want to go this route.

The 5 Best Free Checking Accounts

Capital One 360[2] EverBank Yield Pledge®[3] Ally Interest Checking[4] GoBankTM[5] Bank5 Connect High Interest Checking[6]

Now that you know where to find some good options for a free checking account online, let's get into more detail on how you can use your checking account.

The 4 Functions of a Checking Account

I've been using online checking accounts ever since I was in college. I maintain a variety of accounts for different purposes: business, savings, paying my mortgage, long-term investments, and short-term bills.

I look at a checking account as a clearinghouse that has four main functions:

Get Money In Pay Money Out Store Money Access Cash

Here's how I would use a Capital One 360® checking account[7] to accomplish the four functions I've mentioned above.

Get Money In

I would get my regular pay deposited straight into my bank account. Why? Convenience. I don't need to go anywhere and my paycheck is available to use. Then, I would use their CheckMateSM system to upload images of my checks and deposit them straight from my mobile phone or computer.

Pay Money Out

I don't use cash — ever. I use a credit card for every purchase I make and then pay off the bill each month. I earn rewards points[8] on the card for everyday purchases and don't pay a dime to the credit card company. The Capital One 360 account has free online bill pay service to pay any bill — even to friends!

Some big banks like Chase have their own systems to send money to other Chase customers using an email address. Since Capital One doesn't have this feature, you can use their online bill pay feature or any one of the free micropayment services out there. I've used Dwolla, Venmo, and Square Cash. You can even send money for free through Gmail and Google Wallet.

Store Money

In this extremely low interest-rate environment, many interest-bearing checking accounts pay better interest than savings accounts. Capital One 360 Checking pays up to 0.85% APY depending on your balance.

If you want a little extra juice on your cash, consider linking up an online savings account[9] or a brokerage account.

Creating bank-to-bank transfers with the Capital One 360® checking account[10] is a breeze. I would actually get automatic transfers set up into my online brokerage sweep account every month to make sure I'm saving enough.

Get Cash

One of the biggest complaints I hear about an online free checking account is the lack of access to ATMs that won't ding you with a fee. The Capital One 360 account has a surprisingly large network of no-fee ATMs — 40,000 of them to be exact. If you go to a non-network ATM, you could receive a third-party fee, however. If you use ATMs a lot, try the EverBank Yield Pledge®[11] checking account, which actually reimburses you for all third-party ATM fees!

These four situations cover 95% of my checking account needs and they can all be handled online. The biggest exceptions I've experienced include depositing larger checks or getting a cashier's check to buy a car or a house, for instance. In those rare cases, I have had more than enough time to deposit the check by mail or make arrangements with a local bank to obtain a cashier's check.

I used the four factors, among other things, to select the top free checking accounts. The best free checking accounts, like Capital One 360[12], will have all of these features.

The 5 Best Free Checking Accounts

#1 — Capital One 360

The Capital One 360®[13] account is a great all-around selection for a person looking for a 'big bank' feel from their online account. Capital One is a trusted financial brand and has a large network of ATMs across the country. To top if off, Capital One boasts access to about 40,000 no-fee ATMs. By contrast, Chase has about 16,100. Their superb mobile solution means your money won't miss a beat. That's a ton of value for no monthly account fee. Highlights:

No hidden fees or minimums as you earn interest on your everyday money 38,000 fee-free Allpoint® ATMs and 2,000 Capital One® ATMs Free MasterCard® Debit Card for all purchases Mobile check deposits with CheckMateSM one checkbook's free

#2 — Everbank Yield Pledge® Checking

EverBank[14] is the place to go for high interest. Their first-year bonus of 1.10% on all balances is 15 times the national average. Use this checking account like a savings account and set up transfers or a partial direct deposit into this account. With the mobile app, you can deposit checks, pay bills, or check your balance on the go. If you can maintain a \$5,000 account balance, EverBank will reimburse all of your ATM fees. If \$5,000 is a bit steep, I would recommend going with a Capital One 360®[15] account or Bank5 Connect[16] to avoid ATM fees. Highlights:

\$1,500 minimum opening balance \$0 minimum balance to earn interest \$0 debit card fee \$0 EverBank ATM fee Unlimited ATM reimbursements with minimum balance Free Online mobile banking Free deposits from home

#3 — Ally Interest Checking

Ally's Interest Checking[17] packs a punch, especially when linked to the Ally savings account which topped my list of Best Savings Accounts[18]. The best feature of this account is Popmoney®. Use this system to move money between Ally accounts or transfer to non-Ally accounts. Popmoney® also serves as a micropayment solution, enabling you to pay almost anyone via email or text.

Highlights:

No monthly maintenance fees No minimum balance to open 24/7 live customer care - talk to a real person No ATM fees from Ally, nationwide. Deposit checks remotely with Ally eCheck Deposit[™] Send someone money with Popmoney®

#4 — GoBank

If you like the idea of a mobile-first banking strategy, then GoBankTM is for you. GoBank is the only account on the list that does not pay interest, but its features are so innovative that I had to include it as a best free checking account option.

No monthly fee is required, although GoBank thinks you'll like the service so much that you will voluntarily pay a 'membership fee' of between \$0 and \$9. Mobile check deposit, online bill pay, and a massive free ATM network all come standard.

You can opt for a customized debit card for \$9 or go with the free standard card. The mobile app has a really unique feature that, when authorized, enables you to check your balance from your phone without logging into the app. This is called the Balance Bar.

Additionally, the Fortune Teller feature enables you to set a very simple budget with payment due-date reminders. Then, the magic happens. You can check your budget before you spend by inputting the cost of what you want to buy. The program then gives you a 'yay' or 'nay' based on the budget you set for yourself. If only Mint.com would do this!

Highlights:

No monthly fees Mobile app available Free bill pay

#5 — Bank5 Connect High Interest Checking

Like EverBank, the Bank5 Connect High Interest Checking's most attractive features are their high interest and ATM fee reimbursement. Bank5 offers a 0.76% APY on all balances over \$100 and reimburses third-party ATM fees, up to \$15 per statement cycle. While EverBank reimburses unlimited ATM fees, remember you need a minimum balance of \$5,000 to enable that feature. Bank5 has no minimum balance requirement for ATM reimbursement. Bank5 also employs dedicated mobile apps complete with mobile check deposit and online bill pay for free, all with no monthly fee.

Highlights:

no monthly maintenance fee; free online banking/billpay/eStatements; free mobile banking; UChoose Debit Rewards program; free first order of basic checks; and free ATMs anywhere, anytime!

How I Selected the Best Free Checking Accounts

Here is how I got started:

I started my search by first looking at different offers from traditional banks. I realized that other types of financial institutions also offer savings accounts online, so I expanded my search beyond traditional banks.

These financial institutions offering checking accounts are from a variety of places like:

Auto finance companies International banks Large commercial finance companies Credit card companies Insurance companies Online brokerages Smaller regional banks with Internet-banking arms Credit unions

Once I had a large list of online accounts built up, I started adding filters to my search.

I looked for checking accounts that had these 6 must-have features:

Free direct deposit Free online bill pay No monthly fee or low minimum balance to avoid the fee No-charge ATM fees Mobile banking with mobile deposit feature Free bank-to-bank transfers

I originally didn't include interest as a major factor of online checking, but the more I researched, I realized many checking accounts are actually paying more interest than savings accounts. With so many checking accounts paying high interest, I added it as a valuable feature.

My final steps to find a great free checking account:

My last steps were more qualitative. Once I compiled this list, several leaders emerged but I still needed to weigh the factors above to come out with a reliable list.

Free direct deposit, online bill pay, and bank-to-bank transfers were common characteristics that I could not separate.

However, I found the best checking accounts stood out in at least one of two areas:

Superior mobile applications Free ATM transactions and third-party fee reimbursements

The five best checking accounts you see here all met my initial threshold and combined at least one of these final two requirements.

The exception to the rule is GoBank, which made the list despite not offering my initial interest-bearing requirement. However, this checking account deserves to be on the list because of its mobile-first strategy and its forward-thinking approach to the future of banking.

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsCapitalOne360

My overall assessment is that Capital One 360[19] is the best online checking account. If you've been thinking about starting a new account lately, there's really nothing to lose by going with Capital One 360 (and you'll instantly gain \$50 cash).

Written by Michael Gardon

http://www.linkedin.com/in/michaelgardon/https://plus.google.com/+MichaelGardon1/?rel=author

The post How to Find the Best Free Checking Account in 2014[20] appeared first on The Simple Dollar[21].

[1]: http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsCapitalOne360 [2]:

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsCapitalOne360 [3]:

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsEverBankYieldPledge [4]:

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsAllyInterestChecking [5]:

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsGoBank [6]:

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsBank5HighInterest [7]:

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsCapitalOne360 [8]:

http://www.thesimpledollar.com/best-rewards-credit-cards/ [9]: http://www.thesimpledollar.com/best-savings-

account/[10]: http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsCapitalOne360 [11]:

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsEverBankYieldPledge [12]:

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsCapitalOne360 [13]:

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsCapitalOne360 [14]:

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsEverBankYieldPledge [15]:

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsCapitalOne360 [16]:

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsBank5HighInterest [17]:

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsAllyInterestChecking [18]:

http://www.thesimpledollar.com/best-savings-account/ [19]:

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsCapitalOne360 [20]:

http://www.thesimpledollar.com/free-checking-account/ [21]: http://www.thesimpledollar.com

Classification

Language: English

Publication-Type: Web Blog

Journal Code: SIMP-0001

Subject: CHECKING & SAVINGS ACCOUNTS (96%); AUTOMATED TELLER MACHINES (90%); INTERNET BANKING (89%); BANKING & FINANCE (78%); CREDIT CARDS (71%); WAGES & SALARIES (70%); MOBILE APPLICATIONS (65%); MOBILE & CELLULAR TELEPHONES (50%);

Banking; Saving Money

Organization: ATM; Chase; EverBank; Google wallet

Load-Date: March 25, 2014

TD Bank launches new payment and transfer service

MarketLine NewsWire (Formerly Datamonitor) March 24, 2014 Monday 1:45 PM GMT

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M2 Banking & Credit News

Section: FINANCIAL SERVICES

Length: 301 words

Highlight: TD Bank, N.A. has launched new person-to-person payment and external transfer services, providing

customers with secure options to transfer money to accounts at any US bank or to other people.

Body

The services, available via TDBank.com, are available for all eligible personal banking accounts that are enrolled in TD Bank Online Banking and give customers the option to schedule one-time, future-dated or recurring transfers to or from their own non-TD Bank accounts, send money to another person's TD Bank or non-TD Bank account, or request money from another person. Currently, person-to-person payments and transfers are available to and from US-based bank accounts only. TD Bank partnered with Fiserv to offer Popmoney to provide customers person-to-person payment options, complementing the bank's convenient online banking tools.

With Popmoney, customers can send money to or request money from people they know or owe, using that person's email address or mobile phone number. "Customers want services that make banking easier for them," said Rizwan Khalfan, Senior vice president, Digital Channels, TD Bank Group. "Secure ways to manage their money online is increasingly important to people, and these services help meet the needs of their on-the-go lifestyles." The bank's external transfer service enables customers to use their eligible TD Bank accounts to transfer funds to or from their transaction accounts outside of TD Bank. "From writing a check to using Bill Pay or Popmoney, we've given our customers choices so they can bank how they want, when they want," said Nandita Bakhshi, Head of Retail Distribution and Product for TD Bank. Customers must enroll by accepting the Terms and Conditions through TD Bank Online Banking and must have a US address, a unique US phone number, a US-issued social security number, and a unique and valid e-mail address. Online money movement features are currently only available through TD Bank Online Banking using eligible personal banking accounts.

Classification

Language: ENGLISH

Publication-Type: Newswire

Subject: BANKING & FINANCE (92%); INTERNET BANKING (90%); RETAIL BANKING (90%); ELECTRONIC BANKING (90%); US SOCIAL SECURITY (75%); MERCHANT BANKING (73%); EXECUTIVES (68%); MOBILE & CELLULAR TELEPHONES (68%); Retail Banking; Cards & Payments;

Merchant Banking

Company: FISERV INC (56%)

Ticker: FISV (NASDAQ) (56%)

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (56%); NAICS518210 DATA

PROCESSING, HOSTING & RELATED SERVICES (56%)

Load-Date: March 30, 2014

Finger Lakes Federal Credit Union Bolsters Digital Banking with Fiserv .SUBJECTCODE04003009.CM Fiserv Inc. Finance

Wireless News March 23, 2014

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Length: 603 words

Body

Fisery, Inc., a global provider of financial services technology solutions, announced that Finger Lakes Federal Credit Union, a community credit union with 15,000 members and \$98 million in assets headquartered in Geneva, N.Y., has enhanced its digital banking and payment capabilities through the addition of multiple solutions from Fisery.

According to a release, these include Corillian Online and Mobiliti for online and mobile banking, AllData PFM for personal financial management, and CheckFree RXP and Popmoney for bill payment and person-to-person payments. Finger Lakes FCU, which is seeing increased use of its electronic channels, is using the new technology to position the credit union to grow in a competitive market.

"Fiserv has demonstrated a commitment to continued innovation that will enable us to offer our members the digital banking and payment services they want, now and in the future," said Bob McFadden, Executive Vice President, Finger Lakes Federal Credit Union. "Our new services provide members with more control over their finances and the ability to conduct transactions using the channel that best suits their needs. For us, this is an investment in building and retaining relationships."

Finger Lakes FCU, a long-term Fiserv client, chose the digital banking and payments services from Fiserv based, in part, on their ability to integrate not only with the credit union's Spectrum account processing platform from Fiserv, but also with other third-party technologies.

Credit union executives were also impressed with the defined roadmaps for the solutions, including Corillian Online, Mobiliti and CheckFree RXP.

Finger Lakes FCU went live on the new services following a conversion that was completed in about six months from signing to implementation. Finger Lakes FCU utilized Fiserv resources and training materials to familiarize the credit union staff with the new capabilities. Staff was then able to play a key role in educating members about the enhancements. Due to this preparation the transition for members was a smooth one.

By offering both Corillian Online and Mobiliti, Finger Lakes FCU delivers a convenient, consistent experience across the online and mobile channels. Finger Lakes FCU views the personal financial management tools they offer via AllData PFM as a key differentiator in a competitive market. The credit union is among the first to offer the 'family view' feature, enabling members to sign on once to view their family's entire relationship across multiple accounts.

Members also have access to new digital payment features that improve their control over their money, including the ability to receive electronic bills (e-bills) delivered directly to their online banking account and the ability to make person-to-person payments via Popmoney. The credit union plans to further expand these money movement capabilities with the addition of mobile remote deposit capture, which enables members to securely deposit a check by taking a picture of it with their smartphone camera.

"Finger Lakes Federal Credit Union's decision to offer enhanced digital banking and payments capabilities demonstrates their commitment to serving their members," said Erich Litch, division president, Digital Channels, Fiserv. "With these new technologies, the credit union is poised to grow its membership and enrich relationships with existing members."

More information:

www.flfcu.org www.fiserv.com

((Comments on this story may be sent to newsdesk@closeupmedia.com))

Classification

Language: ENGLISH

Publication-Type: Newsletter

Journal Code: 0KNE ASAP

Acc-No: 362395613

Subject: CREDIT UNIONS (95%); FRIENDLY & PROVIDENT SOCIETIES (90%); BANKING & FINANCE (90%); COMPUTING & INFORMATION TECHNOLOGY (90%); LAKES (90%); NEW PRODUCTS (89%); ELECTRONIC BILLING (89%); ELECTRONIC BANKING (89%); INTERNET BANKING (77%); EXECUTIVES (76%); COMMERCIAL BANKING (72%); SMARTPHONES (71%); TEACHING MATERIALS & MEDIA (68%); COMPUTER PROGRAMMING (66%); MOBILE & CELLULAR TELEPHONES (50%); Trade; Information technology services industry Finance; Information technology services industry Technology application; Banks (Finance) Technology application; Credit unions Finance; Credit unions Technology application

Company: FISERV INC (94%); Fiserv Inc. Technology applicationTS FISV

Ticker: FISV (NASDAQ) (94%)

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (94%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (94%); BUSN Business; INTL Business, international; TELC Telecommunications industryCY COPYRIGHT 2014 Gale, Cengage Learning; SIC: 7371 Computer programming services; SIC: 7373 Computer integrated systems design; SIC: 7376 Computer facilities management; SIC: 7378 Computer maintenance & repair; SIC: 7379 Computer related services, not elsewhere classified; SIC: 6061 Federal credit unions; SIC: 6062 State credit unions; NAICS: 522110 Commercial Banking; NAICS: 522130 Credit Unions

Product: 6010000 (Banking Institutions); 6142000 (Credit Unions)

Geographic: UNITED STATES (79%); SWITZERLAND (73%); United States

EVENT: Finance

EVENT: Technology application

CROSS-OVER: CDB CROSS-OVER: TNI CROSS-OVER: PRO

Load-Date: March 25, 2014

TD Bank Enhances Online Money Movement Services with Addition of Popmoney and TransferNow from Fisery

Entertainment Close-Up March 21, 2014 Friday

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Length: 389 words

Body

Fisery, Inc., a global provider of financial services technology solutions, announced that TD Bank has expanded its online money movement options through the addition of the Popmoney personal payment service and TransferNow online funds transfer service.

TD Bank online banking customers now have more ways to easily and securely send, receive and transfer money directly from their bank accounts.

According to a release, Popmoney said it enables customers to send money to almost anyone they know or owe using the recipient's name and email address or mobile phone number, eliminating the hassles of cash or checks. Customers can also request and receive money directly into their TD Bank accounts. TransferNow offers customers a way to transfer funds to or from their own non-TD Bank accounts, making overall funds management easier by eliminating extra steps involved in withdrawing and depositing money at different banks.

Person-to-person payments and transfers are available to and from U.S.-based bank accounts. Both services are part of the Fiserv suite of digital money movement solutions, which also includes the CheckFree RXP bill payment service utilized by the bank.

"Providing customers with the services they need and want is an integral part of the TD Bank commitment to be America's Most Convenient Bank," said Spencer Jones, Head of Digital Channels, TD Bank. "Popmoney and TransferNow allow customers to move money conveniently and securely, which makes their financial lives easier."

According to the 2013 Fiserv "How People Pay Each Other" survey, 60 percent of U.S. consumers with Internet access make a payment at least once a month using a laptop or desktop computer, and 79 percent said they would be open to using a person-to-person payment service from their bank.

"When it comes to sending and receiving money, consumers naturally turn to their bank," said Tom Allanson, division president, Electronic Payments, Fiserv. "Fiserv offers a complete suite of money movement options designed to integrate with a bank's digital channels. With the addition of Popmoney and TransferNow, TD Bank is stepping up to meet growing consumer demand for these capabilities, which complement increasingly connected consumer lifestyles."

More information:

www.fiserv.com

((Comments on this story may be sent to newsdesk@closeupmedia.com))

Classification

Language: ENGLISH

Publication-Type: Newsletter

Subject: BANKING & FINANCE (92%); ELECTRONIC BANKING (89%); DIGITAL CURRENCY (78%); INTERNET BANKING (78%); ELECTRONIC BILLING (78%); ELECTRONIC FUNDS

TRANSFER (78%); INTERNET & WWW (78%); INVESTMENT MANAGEMENT (77%); LAPTOP COMPUTERS (75%); PERSONAL COMPUTERS (73%); DESKTOP COMPUTERS (63%); MOBILE & CELLULAR TELEPHONES (55%)

Company: FISERV INC (96%)

Ticker: FISV (NASDAQ) (96%)

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (96%); NAICS518210 DATA

PROCESSING, HOSTING & RELATED SERVICES (96%)

Geographic: UNITED STATES (79%)

Load-Date: March 21, 2014

RBS Citizens Upgrades ATM Fleet, Mobile App

American Banker March 12, 2014 Wednesday

Copyright 2014 SourceMedia, Inc. All Rights Reserved **Section:** TECHNOLOGY; Vol. 179; No. 38

Length: 241 words

Byline: Mary Wisniewski

Body

RBS Citizens Financial Group announced Tuesday three major tech upgrades for customers of Citizens Bank and Charter One (a division of RBS Citizens that operates in Illinois, Michigan and Ohio): it replaced its fleet of 1,600 ATMs, implemented a new digital teller system and enhanced its mobile apps.

The new ATMs, which use imaging technology, let customers deposit checks without envelopes. Customers can deposit checks as late as 10 p.m. for funds to post same day. Previously, the cut-off time was 3 p.m.

The news underscores a trend toward imaging-equipped ATMs that's been occurring ever since the passage of the Check 21 Act in 2004, which made it okay to create digital versions of paper checks for processing.

The bank's updated mobile app, meanwhile, now includes PopMoney, a feature that lets customers pay their friends back using an email address, mobile phone number or account details.

"We're making a lot of investments in tech to make life easier for customers," says Brad Conner, vice chairman of consumer banking at RBS Citizens Financial Group.

Customer expectations of banking on their own terms are driving the bank to modernize its tech, says Conner. "We are constantly looking at the art of the possible," he says.

The upgrades are the latest in a series of initiatives designed to improve digital banking. In another recent example, RBS Citizens introduced a \$5 overdraft pass, which exempts overdrafts fees on items less than \$5. http://www.americanbanker.com

Classification

Language: ENGLISH

Publication-Type: Newspaper

Journal Code: AMERICANBANKER_AB

Subject: BANKING & FINANCE (90%); AUTOMATED TELLER MACHINES (90%); MOBILE APPLICATIONS (90%); BANKING LAW (78%); MOBILE & CELLULAR COMMUNICATIONS (78%); COMMERCIAL BANKING (73%); RETAIL BANKING (73%); MOBILE & CELLULAR TELEPHONES (53%)

Company: CITIZENS FINANCIAL GROUP INC (90%)

Industry: NAICS551111 OFFICES OF BANK HOLDING COMPANIES (90%); SIC6712 OFFICES OF BANK

HOLDING COMPANIES (90%)

Geographic: MICHIGAN, USA (92%); ILLINOIS, USA (92%); UNITED STATES (92%)

Load-Date: March 11, 2014

Fisery Named to FORTUNE Magazine's 2014 List of World's Most Admired Companies

News Bites US Markets March 6, 2014 Thursday

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Length: 429 words

Body

[News Story] BROOKFIELD, Wis. - Fiserv, Inc. (NASDAQ:FISV), a leading global provider of financial services technology solutions, announced today that it has been named to FORTUNE(Registered) magazine's 2014 list of World's Most Admired Companies in the category of financial data services.

Financial soundness and social responsibility were among the top rated criteria that earned Fiserv the distinction of a "most admired" company. Equally important to the company is its focus on driving innovation to create value for clients, delivering high-quality products and services, and enhancing overall capabilities to create opportunities for associates.

"We are proud of our people, whose commitment to delivering our very best to our clients every day has made this global distinction possible," said Jeffery Yabuki, President and Chief Executive Officer, Fiserv.

More than 15,000 top executives, directors, financial and industry analysts are surveyed to create the annual FORTUNE World's Most Admired Companies ranking. Survey respondents are asked to rate companies based on ability to attract and retain talented people; quality of management; social responsibility to the community and environment; innovativeness; quality of products or services; wise use of corporate assets; financial soundness; long-term investment value; and effectiveness in doing business globally.

Evidence of Fiserv leadership is underscored by the numerous accolades the company received in 2013, including recognition from industry associations and analysts, as well as awards presented to clients that highlight their use of Fiserv technology in their business. Notable innovations recognized include the Popmoney(Registered) personal payment service, Mobiliti(TradeMark) mobile banking platform, including its tablet banking capabilities, and the Financial Crime Risk Management platform. For more Fiserv Leadership Proof, visit www.fiserv.com/next/proof.html.

Source: NASDAQ Stock Exchange

Recent Trading

Fiserv (FISV.NASDAQ) MCap is US\$15.3 billion at the last price of US\$59.18. The value of US\$1,000 invested one year ago is US\$1,452 [vs US\$1,358 for the NASDAQ-100 Index], for a capital gain of US\$452. The total return to shareholders for 1 year is 45.2%. P/E of 23.6 [26.8]; rank 782 out of 1376 stocks with positive earnings. Return on Equity of 18.1% [9.0%]; rank 223 out of 1389 stocks with positive earnings. Return on Assets of 6.8% [2.9%]; rank 456 out of 1440 stocks with positive earnings. Total Liabilities/EBITDA of 4 [6.3].

ISIN: US3377381088

O:FISV;

Source: www.BuySellSignals.com

Classification

Language: English

Document-Type: Corporate Actions

Publication-Type: Newswire

Subject: ENTERPRISE GLOBALIZATION (90%); BANKING & FINANCE (90%); EXECUTIVES (90%); COMPANY LISTS & RANKINGS (90%); STOCK INDEXES (89%); COMPANY EARNINGS (89%); STOCK EXCHANGES (89%); RISK MANAGEMENT (78%); POLLS & SURVEYS (77%); INDUSTRY ANALYSTS (73%); EBITDA (73%); BUSINESS & PROFESSIONAL ASSOCIATIONS (72%); SHAREHOLDERS (62%); FRAUD & FINANCIAL CRIME (50%); Fisery; Financial Services; Admired; Jeffery Yabuki

Company: FISERV INC (96%); Fiserv, Inc.

Ticker: FISV (NASDAQ) (96%); FISV.O

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (96%); NAICS518210 DATA

PROCESSING, HOSTING & RELATED SERVICES (96%); I8395466

Person: JEFFERY W YABUKI (73%)

Geographic: WISCONSIN, USA (92%); UNITED STATES (92%); United States

Load-Date: March 5, 2014

How Associated Bank Scopes Out Payments Disruption

Payments Source March 4, 2014 Tuesday

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Section: DEBIT; PAYMENTSSOURCE; Vol. 1; No. 1

Length: 568 words **Byline:** John Adams

Body

Payments innovation comes quickly, and often from outside the banking industry, leading Associated Bank to create a special procedure to monitor the tech market and customer preferences.

"Many of these products come and go in a few months, it's difficult to make a decision as to what is right for the customer," says Val Glytas, director of retail payments for Associated Bank, a \$24 billion-asset bank based in Green Bay, Wis.

The bank attempts to spot the right payment opportunities by bringing together an intradepartmental group of bank staff and consultants. It adds the input of that group to a version of "voice of the customer" that leverages consumer activity on social media and transactions to build a roadmap that covers four to six quarters, but can adapt as market conditions change.

"Non-financial institutions have the ability to get out into the payments space quickly, and we're in a position of having to do that," Glytas says.

The bank's innovation group meets quarterly, and a collects between 20 and 30 payment innovations or products that have emerged since the prior meeting. These innovations are put through an evaluation process that determines which the bank will implement, which it will further study and which belong in the "bone yard," as the bank calls it.

"These are things that have no place in the near-term future for the bank," Glytas says. He did not say which products populate Associate Bank's bone yard.

One product the bank researched and deployed through this product is its prepaid card. The bank is planning to offer reloadable cards, and plans to offer a suite of prepaid products similar to Amex's Bluebird. As consumers combine digital and in-store shopping, a prepaid card that combines with digital financial services will new driver of transactions, Glytas says.

"Prepaid will also allow us to spot opportunities to expand our retail payments business," says Brent Tischler, director of channel optimization at Associated Bank.

The bank's foray into prepaid is based partly on consumer preferences, as demonstrated in transactions and social network activity. Based on this feedback, the bank is also refining its direct-to-consumer strategy to integrate browser-based mobile payments. And it has introduced a tablet banking app. "We want to make sure that we have a shopping experience that is tied to the deposit side and lending side," Tischler says.

Associated has also recently expanded its mobile payments reach, particularly in person-to-person payments. Associated recently added Mobiliti, a Fiserv mobile financial services platform that also integrates with other services such as remote deposit capture; and Popmoney, a Fiserv P2P product that works online and on smartphones.

The addition of P2P payments is also part of a broad migration away from paper, Glytas says. The bank's quarterly summits will determine when the bank's P2P initiatives should be combined with its contactless mobile payment plans. The bank is closely studying contactless options such as Near Field Communication chips and Bluetooth Low Energy beacons, which are capturing the interest of a number of non-bank payments companies, Glytas says.

"There is still no common solution around mobile contactless, and that is what we are looking for," Glytas says.

The bank is also considering a mobile wallet, which could grow out of the early popularity of its mobile P2P play, Glytas says.

http://www.paymentssource.com

Classification

Language: ENGLISH

Publication-Type: Magazine

Journal Code: PAYMENTSSOURCE_NEWS

Subject: MARKET RESEARCH (90%); BANKING & FINANCE (90%); BANKING & FINANCE SECTOR PERFORMANCE (90%); PREPAID CARDS (89%); MOBILE PAYMENTS (89%); CONSUMER BEHAVIOR (78%); SOCIAL MEDIA (74%); INTERNET SOCIAL NETWORKING (74%); INTERNET BROWSERS (61%); SMARTPHONES (60%); MOBILE & CELLULAR TELEPHONES (50%)

Company: FISERV INC (50%)

Ticker: FISV (NASDAQ) (50%)

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (50%); NAICS518210 DATA

PROCESSING, HOSTING & RELATED SERVICES (50%)

Geographic: GREEN BAY, WI, USA (72%); WISCONSIN, USA (72%); UNITED STATES (72%)

Load-Date: March 4, 2014

What Do Bank Customers Want? After getting conflicting views from the pundits, the editors at our BankThink opinion portal went straight to consumers to get their banking relationship wish lists; BANKTHINK: VIEWPOINTS

American Banker Magazine March 1, 2014

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Section: Pg. 42; Vol. 124; No. 02; ISSN: 2162-3198

Length: 1123 words

Body

Byline: Editorial Staff

At BankThink, blog posts on the bank model of the future might delve into predictions about the role of branches, the potential for partnerships with startups and the best use of big data. It all ties back to one central question: What does the customer want? On that, the pundits are divided.

So in a new series this year, we've asked consumers from different demographics to describe firsthand what they are looking for from the financial services firms they do business with. Our fundamental pitch was: "If you could design your perfect bank, what would it look like?" The responses are anecdotal, but taken together they could point to trends regarding what it is that drives consumers' banking choices, and what will determine their choices in the future.

Full versions of the edited excerpts published here, plus additional installments in the series, can be found online at americanbanker.com/bankthink/what-bank-customers-want.

-Jeanine Skowronski

For much of my life I've been poor: as a child of undocumented immigrants, as a young adult in college, as I was starting out in the working world, and again years later, as a law student. Today, I make a good income, but I rarely have a lot of money for any amount of time. What I pay in student loans every month is what many families pay for rent in the San Francisco Bay area. I am what some banks might call a "high-transaction, low-balance" customer.

Fortunately, my work as a financial services advocate has given me insight on what to look for, including red flags. Any institution that hard-sells overdraft is not for me. With the number of transactions flying through my account, and the different kinds of transactions, including checks, debit card purchases, electronic funds transfers and recurring automatic bill payments, I could (and several years ago, did) easily rack up a scary amount of fees.

Even accounts with lower overdraft fees, such as those offered by credit unions or those that withdraw money from a savings account rather than leaving a balance owed to the bank, would not work for me if the transactions are re-ordered to maximize the number of overdrafts or simply processed in an order that I can't predict.

I operate with an abundance of caution and have three accounts now. One is a credit union account with low insufficient-funds fees (just in case) from which all my bills are paid. Another is a "big bank" account that I get for free because I bank electronically. (This account does not allow overdrafts for debit card transactions.) I also have an Internet-based account that pays interest and covers out-of-network ATM fees.

Having embraced the digital lifestyle, banks haven't received much face-time from me. From credit card bills to the monthly paycheck, most of my money flows in an automated system that requires almost no effort on my part. And it's been great. The less I have to deal with the physical aspects of banking, the more I've come to appreciate my banks, JPMorgan Chase and Ally Financial.

What Do Bank Customers Want? After getting conflicting views from the pundits, the editors at our BankThPage 2 of 31 portal went straight to consumers to get

But no matter how streamlined my finances are, there is one thing that has proven to be a regular nuisance. It's the need for a no-cost method of sending money to and from family and friends, without the friction that comes from having to provide hard-to-remember information like account numbers and routing numbers.

In two recent situations, I struggled to come up with ways to make and receive personal payments. A friend who uses Citibank could have used Citi's person-to-person payments feature (through Popmoney) to send me money, but I didn't want to deal with signing up for a Popmoney account. And when I wanted to send money to a family member who uses Bank of America, the relative didn't want to deal with entering hard-to-find information to collect money through Chase QuickPay, which I would have used to make the transfer.

Bank of America and Chase are both founding members of clearXchange. This peer-to-peer, or P2P, payment network allows customers of member banks to send money to each other with just an email address or phone number. According to the FAQs, there is no fee to send or receive money, which is all any consumer can ask for. But Chase is not yet capable of providing P2P payments through the clearXchange network.

The argument for third-party services may be brought into the discussion, but the likes of Google Wallet, Square Cash and PayPal can never earn the amount of consumer trust that exists when someone knows their money is moving between two financial institutions, as opposed to through a middleman.

-Simon Zhen is a writer and research analyst for MyBankTracker.com, a website that features consumer bank reviews, personal finance articles and bank product comparisons.

These institutions want me. They give me good service (most of the time), help me avoid fees and help me save more money that much faster. Between them, I have records that I am in fact a good bet for anyone considering lending money to me. When I am ready to commit to financing a home, a car or my kid's education, I will offer my business first to those institutions that helped get me there.

-Andrea Luquetta is a policy advocate at the California Reinvestment Coalition, a nonprofit promoting access to financial services for low-income communities and people of color.

I want to be able to trust my bank. More than anything I would like good customer service, close attention to my account security and really low fees.

Unfortunately, I almost never get what I want from my bank. For instance, a couple months ago, I received an email ostensibly notifying me about account changes. Only the message didn't contain any details. I sent an email to the bank asking for specifics about what was changing and when these changes would go into effect. The response, again, was unclear, so I called the bank for more information.

A month later, a charge for that call appeared on my checking account statement. When I protested the charge, the bank removed it from my account. But I'm still frustrated. Why is it hard to get the right information from your bank? The bad experience stuck in my head.

-Dominique Hall is a student in Oakland, Calif., and a participant in Game Theory Academy, an organization focused on improving the economic decision-making skills of young adults.

American Banker

BankThink Series: What Bank Customers Want

When: Ongoing since Jan. 13

Where: Online, at americanbanker.com/bankthink/what-bank-customers-want

Key themes:

- * Ideal practices and services from banks
- * Factors driving choices about how and where to bank

Classification

Language: ENGLISH

What Do Bank Customers Want? After getting conflicting views from the pundits, the editors at our BankTl^{Page 3} of 3₁ portal went straight to consumers to get

Publication-Type: Magazine

Journal Code: 5VQA ASAP

Acc-No: 360327352

Subject: BANKING & FINANCE (90%); WEB SITES & PORTALS (90%); BLOGS & MESSAGE BOARDS (90%); EDITORIALS & OPINIONS (90%); FRIENDLY & PROVIDENT SOCIETIES (89%); PERSONAL FINANCE (89%); DEBIT CARDS (86%); AUTOMATED TELLER MACHINES (78%); ELECTRONIC FUNDS TRANSFER (78%); CONSUMER LENDING (78%); CHECKING & SAVINGS ACCOUNTS (78%); LIFESTYLE TRENDS (77%); MARKET DEMOGRAPHICS (77%); FAMILY (76%); TRENDS (74%); COMMERCIAL BANKING (73%); ELECTRONIC COMMERCE (73%); INTERNET & WWW (73%); LETTERS & COMMENTS (73%); CREDIT UNIONS (69%); STUDENT LOANS (66%); IMMIGRATION (66%); STUDENT FINANCIAL AID (66%); ILLEGAL IMMIGRANTS (52%); Trade; Banks (Finance)

Industry: BANK Banking, finance and accounting industries; BUSN Business; NAICS: 522110 Commercial

Banking

Product: 6010000 (Banking Institutions)

Geographic: SAN FRANCISCO, CA, USA (79%); CALIFORNIA, USA (79%); UNITED STATES (79%)

SPECIAL-FEATURE: TI File 148

CROSS-OVER: NSH CROSS-OVER: TNI

Load-Date: March 4, 2014

Greenville Federal Selects DNA and Integrated Surround Solutions from Fiserv

Products in the News February 25, 2014 Tuesday 1:49 PM EST

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Length: 871 words

Body

Feb 25, 2014 (Products in the News: Delivered by Newstex)

- 130-year-old Ohio bank selects DNA from Fiserv to enhance customer experience and increase efficiency
- DNAweb, Mobiliti and Popmoney will help Greenville Federal compete with latest integrated digital banking services
- Platform's person-centric design, open architecture and collaborative DNAappstore were key factors in the selection of DNA from Fiserv

Brookfield, Wis.- Fiserv, Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, today announced that Greenville Federal (OTCBB: GVFF), based in Greenville, Ohio, has selected the DNATM account processing platform and a host of add-on solutions to better serve its nearly 12,000 customers. The Fiserv solution set provides the \$150 million asset bank with a deeply integrated enterprise platform to improve efficiency and drive growth.

Founded in 1883, Greenville Federal is a local community bank whose focus on long-term, quality growth helped it earn three consecutive 5-star ratings from Bauer Financial, Inc. Protecting and extending the bank's reputation for excellence, personal service and efficiency were critical considerations in the selection of a technology partner. In support of these goals, the DNA platform offers a person-centric design, together with the open architecture and collaborative application development community, all of which were cited as key factors in the decision.

"Fiserv enables us to offer our customers the best of both worlds - a personal banking experience from a local institution with deep roots in the community and all the latest financial products and services you'd expect at only the largest banks," said Jeff Kniese, President and Chief Executive Officer, Greenville Federal. "DNA is designed around people and relationships, just like us. Seamlessly integrated digital banking solutions, like MobilitiTM, Popmoney® and DNAwebTM, will 'wow' our customers and boost efficiency for the bank. Plus, with the DNAappstoreTM, we'll be able to easily customize DNA as our needs evolve."

Recognized by industry-leading analysts for its technology, user experience and breadth of functionality, DNA from Fiserv is the first open, person-centric core banking platform built for collaboration. DNA was developed using Microsoft's leading .NET Framework for a state-of-the-art core platform that banks and credit unions can rely on for the long-term. With DNA, Greenville Federal benefits from 24/7 real-time processing, robust retail, mortgage and commercial banking capabilities, as well as a 360 degree view of its retail and business relationships. Integration with DNAweb, Mobiliti and Popmoney will help Greenville Federal offer a real-time digital banking experience with the ability to send and receive social payments.

Along with DNA, Greenville Federal gains access to the DNAappstore - an online marketplace for custom core extensions called DNAappsTM. Greenville Federal can download DNAapps at any time to customize its DNA platform with new functionality, screens, processes and more. The bank can also collaborate with its peers, Fiserv and independent developers to create DNAapps using DNAcreatorTM.

"DNA will help Greenville Federal attract new customers and enhance its reputation for personal service," said Steve Cameron, president, Open Solutions Division, Fiserv. "We look forward to helping Greenville Federal continue its quality growth for years to come with DNA and many other surround solutions from Fiserv. Along with our support, Greenville Federal will benefit from a large and diverse community of financial institutions committed to shared innovation through the DNAappstore."

Greenville Federal will also implement Voice Response for phone banking, CheckFree® RXP® for electronic bill payment, tMagicTM for teller capture, Digital Document for electronic content management, the Financial Accounting suite and the CRM and Business Intelligence suite, as well as credit and item processing solutions.

Additional Resources:

- DNA from Fisery www.fiserv.com/industries/bank-platforms/dna-bank-platform.htm[1]
- DNAappstore from Fisery www.dnaappstore.com[2]

About Greenville Federal

Greenville Federal (OTCBB: GVFF) is a 130 year old federally chartered savings bank headquartered in Greenville, Ohio and is recognized as a 5-star bank by the nation's leading bank rating agency, Bauer Financial. Greenville Federal attracts deposits from, and makes loans in, the Ohio counties of Darke, Preble, Auglaize, Miami, Shelby and Mercer and the Indiana counties of Randolph and Wayne. www.greenvillefederal.com[3]

About Fisery

Fisery, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry, driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more information, visit www.fiserv.com[4].

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[1]: http://www.fiserv.com/industries/bank-platforms/dna-bank-platform.htm [2]: http://www.dnaappstore.com [3]: http://www.greenvillefederal.com [4]: http://www.fiserv.com [5]: julie.smith@fiserv.com

Classification

Language: English

Publication-Type: Web Blog

Journal Code: TNTW-1760

Subject: BANKING & FINANCE (90%); CUSTOMER EXPERIENCE (89%); COMMUNITY BANKS (78%); RETAIL BANKING (78%); FRIENDLY & PROVIDENT SOCIETIES (77%); PERSONAL FINANCE (75%); INTERNATIONAL ECONOMIC DEVELOPMENT (75%); COMMERCIAL BANKING (73%); EXECUTIVES (63%); CREDIT UNIONS (60%)

Company: FISERV INC (92%); MICROSOFT CORP (51%)

Organization: Digital; Fiserv Inc.; Microsoft

Ticker: FISV (NASDAQ) (92%); MSFT (NASDAQ) (51%); (NASDAQ) FISV (OTCBB) GVFF

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (92%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (92%); NAICS511210 SOFTWARE PUBLISHERS (51%); SIC7372 PREPACKAGED SOFTWARE (51%)

Person: Steve Cameron

Geographic: WISCONSIN, USA (72%); UNITED STATES (72%)

Greenville Indiana Miami Ohio

Load-Date: February 25, 2014

There are different ways to experience banking

Telegraph Herald (Dubuque, IA) February 16, 2014 Sunday

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Section: B; Pg. 8 **Length:** 752 words

Byline: the PropellerHeads

Body

Dear PropellerHeads: I feel like I am on top of my finances - I mean, my check register is always up-to-date.

But I get nasty looks at the market when I whip out my checkbook. Is there something else I should be doing?

Answer: I am impressed that your ledger is in good standing - but yes, that was me giving you the stink eye in line at the Piggly Wiggly.

I realize that we are not in a check-free world yet, but we are almost there; so in the meantime, burn your book and figure out what you want to get out of your banking experience.

Is accessibility the key? Do you need to see a brick-and-mortar to get that warm feeling inside. Or do you want to use only an ATM branded with a name you know? Then stick with the big dogs.

Bank of America (bankofamerica.com), Capital One (capitalone.com), Wells Fargo (wellsfargo.com), and the like all have easy-to-use online banking systems and an accompanying app that will take care of most of the things that you need while providing a branch to give you a financial hug if you need it.

If you don't plan to visit the branch, these institutions offer free transfers, bill pay, check deposit imaging and bank-to-bank transfers at no, or minimal, costs.

They also offer a whole spectrum of financial services. So if you want to have all your business - from your cash, to your loans, to your investments - all in one place, on one site, in one app; you can.

With a big bank, you get accessibility and options, but you also get the structure that goes along with it: fees. Use a different bank ATM; fee. Overdraw your account; fee. Visit a teller; fee.

For someone who grew up with "checkbook discipline" this might not be an issue, but for those who have always relied on plastic and do most of their budgeting on their phones, this can prove challenging and sometimes expensive.

You might be able to skip some of the fees but get the brick-and-mortar feeling you need from a credit union, but there might be accessibility trade-offs technology and location wise.

Don't need to see the bank, but want it to feel like a bank? Companies like ING Direct (home.capitalone360.com) and Ally (ally.com) built their banks on the premise that they would not build banks.

ING Direct, now Capital One 360, had one flaw when stepping into this market. You needed a traditional account to link your ING account to in order to successfully set up transfer relationships.

With the acquisition by Capital One and some recent face-lifts, this issue has been smoothed out.

But it is suspiciously looking like every other big bank and not the alternative, with the high interest rate, no fee, no paper appeal that it once had.

Ally seemed to have some potential as a no hassle, simple alternative to traditional banking. It has all online presence, photo check deposits, bill pay, no fee cash withdrawals, Popmoney payment options (to send payments to your family and friends), and 24/7 customer support via online chat or phone, for those who need a personal touch.

Unfortunately, Ally has been slapped with negative reviews for customer service and site efficiency.

One newer option is Simple (simple.com), a "banking alternative." No fees, no minimums, full access and real-time budgeting and notifications geared toward the mobile user.

Realistically this is very much a start-up. At this time, they only offer a checking option, so you would probably need to maintain other banking relationships.

One of the main selling points of this product is the "How much can I spend now?" component. As a company, they focus on realistic budgeting and goal setting on a basic level.

Your current balance is fine-tuned to an available balance that takes into account upcoming bills and basic financial goals that you have set for yourself; thus combining the functionality of budgeting programs such as Mint (mint.com) with your "banking" in one easy interface.

Can I really afford that pair of shoes? Yes. One swipe of your Simple Visa, you get a notification, update to your app and basically have the warm fuzzy of an up-to-date check register.

Simple believes that if you are in tune with your goals and interactive with your spending, there is no need for fees because you are less likely to overspend.

Overall, the reviews are pretty strong at this point.

A few complaints with the hold/wait time for deposits, but the app experience and service level praise is what is causing the gain in popularity, so much so that there is a waiting period to open an account.

Email question to questions@askthepropellerheads.com

Classification

Language: ENGLISH

Publication-Type: Newspaper

Subject: BANKING & FINANCE (90%); AUTOMATED TELLER MACHINES (88%); INTERNET BANKING (74%); FRIENDLY & PROVIDENT SOCIETIES (73%); ELECTRONIC BANKING (69%)

Company: WELLS FARGO & CO (93%); BANK OF AMERICA CORP (90%); ING GROEP NV (74%); ING BANK FSB (51%)

Ticker: WFC (NYSE) (93%); BAC (NYSE) (90%); BAC (LSE) (90%); 8648 (TSE) (90%); INGA (BIT) (74%); INGA (AMS) (74%); ING (NYSE) (74%)

Industry: NAICS551111 OFFICES OF BANK HOLDING COMPANIES (93%); SIC6712 OFFICES OF BANK HOLDING COMPANIES (93%); NAICS522110 COMMERCIAL BANKING (90%); NAICS525910 OPEN-END INVESTMENT FUNDS (74%); NAICS524113 DIRECT LIFE INSURANCE CARRIERS (74%); NAICS523920 PORTFOLIO MANAGEMENT (74%); SIC6311 LIFE INSURANCE (74%); SIC6282 INVESTMENT ADVICE (74%); SIC6081 BRANCHES & AGENCIES OF FOREIGN BANKS (74%); NAICS522120 SAVINGS INSTITUTIONS (51%)

Load-Date: February 16, 2014

Washington Federal Selects Fiserv for Integrated Banking Platform

Wireless News February 16, 2014 Sunday

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Length: 561 words

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Fisery, a provider of financial services technology solutions, announced that Washington Federal has selected the DNA account processing platform and a host of complementary Fisery solutions to better serve its nearly 600,000 customers.

According to a release, the \$14.4 billion asset bank will use the integrated Fiserv solutions to drive growth through increased efficiency and an enhanced customer experience.

As one of the country's 100 largest banks, Fiserv noted that Washington Federal required an enterprise platform to meet its aggressive growth plans. The integrated Fiserv solution will scale with Washington Federal's growth and support the institution in driving value across its 235 branches located in eight western states.

"Our partnership with Fiserv is a transformational, long-term investment in the way we deliver value to our customers and stockholders," said Roy Whitehead, Chairman, President and CEO of Washington Federal. "The unified design of DNA and its flexible, service-oriented architecture will help us roll out new products quickly and easily. Backed by the expertise of Fiserv, we will have an innovative technology platform to enable growth now and in the future."

Fiserv added that Washington Federal selected DNA for its open architecture and person-centric design - factors that will allow the bank to easily integrate complementary solutions while maintaining a 360-degree view of its retail and commercial relationships. Real-time 24/7 processing and integrated digital banking and payments solutions like Corillian Online, Mobiliti, CheckFree RXP bill payment and Popmoney personal payment will enable the bank to deliver a robust banking experience via browser, smartphone and tablet. Washington Federal will use DNA along with Weiland Account Analysis and dedicated business online banking and bill payment services to attract commercial clients, while the Accel debit payments network and solutions for ATM processing will enhance the speed, security and convenience of the bank's electronic and card-based transactions.

"Washington Federal understands that mobility, immediacy and ease are key to delivering banking and financial services that meet the needs of its customers, and we are honored to deliver the technology that will make their vision for creating additional value for customers possible," said Jeffery Yabuki, President and Chief Executive Officer of Fiserv. "We are partnering with Washington Federal to deliver a winning and differentiated financial services experience for its retail, business and commercial customers at the intersection of enabling technology and superior relationships."

Additionally, Washington Federal will implement TransferNow for account-to-account transfers, Prologue for financial accounting, tMagic for DNA integrated teller capture and solutions for financial crime and risk management. Fiserv will also help the bank implement PEP+ for ACH payment processing and WireXchange for wire exchanges. With DNA, Washington Federal has the ability to add new functionality through integrated core extensions available through the DNAappstore - a collaborative online marketplace for custom core applications.

More Information:

www.fiserv.com/industries/bank-platforms/dna-bank-platform.htm

www.dnaappstore.com

www.fiserv.com

((Comments on this story may be sent to newsdesk@closeupmedia.com))

Classification

Language: ENGLISH

Publication-Type: Newsletter

Subject: BANKING & FINANCE (91%); ELECTRONIC BANKING (89%); EXECUTIVES (88%); NEW PRODUCTS (78%); DNA (78%); RISK MANAGEMENT (78%); FORENSIC DNA TESTING (78%); INTERNET BANKING (77%); CUSTOMER SERVICE (77%); AUTOMATED TELLER MACHINES (77%); ELECTRONIC FUNDS TRANSFER (77%); CUSTOMER EXPERIENCE (72%); INTERNET RETAILING (70%); PRODUCT INNOVATION (67%); RETAILERS (65%); ACCOUNTING (50%); FRAUD & FINANCIAL CRIME (50%); MOBILE & CELLULAR TELEPHONES (50%)

Company: FISERV INC (90%)

Ticker: FISV (NASDAQ) (90%)

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (90%); NAICS518210 DATA

PROCESSING, HOSTING & RELATED SERVICES (90%)

Person: JEFFERY W YABUKI (59%)

Geographic: UNITED STATES (94%)

Load-Date: February 16, 2014

Associated Bank Bolsters Mobile Banking and Payment Services and Introduces New Tablet App with Mobiliti from Fiserv.

Wireless News February 15, 2014

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Length: 589 words

Body

Fisery, Inc., a provider of financial services technology solutions, announced that Associated Bank, part of Associated Banc-Corp, has expanded its mobile banking and payment capabilities and added a tablet banking app with Mobiliti from Fisery.

According to a release, these changes are in response to customers' desire to conduct more banking activities via their smartphones and tablets.

With the addition of mobile remote deposit capture, branded by the bank as Associated SnapDeposit, customers can now deposit checks by snapping photos with their smartphone camera, while the addition of Popmoney enables them to initiate and accept person-to-person payments directly from their phone. These capabilities are also available in the bank's new tablet app.

"Over the past few years, mobile banking has evolved from a convenient way to access account information to a transactional channel," said Val Glytas, senior vice president and director of retail payments, Associated Bank. "Customers now expect to do more using their smartphones and their tablets, and they are increasingly comfortable moving their money using these devices."

In order to anticipate and meet customer demand, the bank's research and development team continually monitors the digital and payments ecosystems and uses that information to update an innovation roadmap that spans the next four to six quarters.

"Our philosophy is to meet customer demand for new capabilities as it emerges," said Glytas.

"Our innovation roadmap keeps us on track and allows us to do that, and ensures strong adoption and usage of new capabilities when they are made available."

In addition to indicating that the time was right to add more mobile transaction capabilities, the bank's research showed interest in tablet banking functionality. As a result, Associated Bank is also now offering Mobiliti: Tablet from Fisery, a downloadable application for iPad that provides users with access to their accounts in an interactive, touch-enabled format. Capabilities include bill payments, person-to-person payments, mobile deposit, an ATM and branch locator, and built-in calendar and calculator functions.

Several of the new digital banking and payment features are highlighted in a series of commercials created to promote the bank's new brand, which can be viewed on YouTube.

"According to the 2013 Fiserv Consumer Trends Survey, nearly 30 million U.S. households are using mobile banking and almost 19 million are using tablet banking," said Jim Tobin, SVP and general manager, Digital Channels, Fiserv. "With use of the mobile and tablet channels for financial tasks such as depositing checks and making payments continuing to surge, Associated Bank's investment in these capabilities will serve them well in 2014 and beyond."

Associated Bank remains committed to upgrading its digital solutions to provide a convenient, accessible online experience. The bank has found its customers who adopt digital channel solutions have significantly higher engagement and much lower attrition levels compared to branch-only customers. The Associated Bank iOS mobile banking application was recently named as one of the Top 10 highest rated mobile banking applications by The Financial Brand.

Associated Bank uses the Signature account processing platform from Fiserv.

Associated Bank Bolsters Mobile Banking and Payment Services and Introduces New Tablet App with MoPage 3 of 3 iserv.

More information:

www.associatedbank.com

www.fiserv.com

((Comments on this story may be sent to newsdesk@closeupmedia.com))

Classification

Language: ENGLISH

Publication-Type: Newsletter

Journal Code: 0KNE ASAP

Acc-No: 358656845

Subject: BANKING & FINANCE (92%); TABLET COMPUTERS (90%); COMMERCIAL BANKING (90%); SMARTPHONES (90%); MOBILE APPLICATIONS (90%); MOBILE PAYMENTS (90%); MOBILE COMMERCE (90%); MOBILE & CELLULAR TELEPHONES (90%); EXECUTIVES (88%); RESEARCH & DEVELOPMENT (78%); AUTOMATED TELLER MACHINES (78%); WIRELESS TELECOMMUNICATIONS CARRIERS (78%); COMPUTING & INFORMATION TECHNOLOGY (78%); TELECOMMUNICATIONS SERVICES (78%); TRENDS (77%); MANAGERS & SUPERVISORS (74%); INTERNET SOCIAL NETWORKING (73%); SOFTWARE DEVELOPMENT & ENGINEERING (72%); Trade; Information technology services industry; Banking industry; Telecommunications industry; Banks (Finance)

Company: ASSOCIATED BANC-CORP (91%); FISERV INC (58%); Fiserv Inc.; Associated Banc-Corp.; Associated Bank (Chicago, Illinois)

Ticker: ASBC (NASDAQ) (91%); FISV (NASDAQ) (58%); FISV; ASBC

Industry: NAICS551111 OFFICES OF BANK HOLDING COMPANIES (91%); SIC6712 OFFICES OF BANK HOLDING COMPANIES (91%); NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (58%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (58%); BUSN Business; INTL Business, international; TELC Telecommunications industryCY COPYRIGHT 2014 Gale, Cengage Learning; SIC: 7371 Computer programming services; SIC: 7373 Computer integrated systems design; SIC: 7376 Computer facilities management; SIC: 7378 Computer maintenance & repair; SIC: 7379 Computer related services, not elsewhere classified; SIC: 6021 National commercial banks; SIC: 6022 State commercial banks; SIC: 6029 Commercial banks, not elsewhere classified; SIC: 4812 Radiotelephone communications; SIC: 4813 Telephone communications, exc. radio; NAICS: 517110 Wired Telecommunications Carriers; NAICS: 522110 Commercial Banking

Product: 4800000 (Communications); 6010000 (Banking Institutions)

Person: JAMES R TOBIN (52%)

Geographic: CHICAGO, IL, USA (59%); ILLINOIS, USA (59%); UNITED STATES (79%); United States

CROSS-OVER: CDB CROSS-OVER: TNI CROSS-OVER: PRO

Load-Date: February 18, 2014

Ally Bank expands availability of Ally Mobile Banking app

MarketLine NewsWire (Formerly Datamonitor) February 12, 2014 Wednesday 7:33 AM GMT

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M2 Banking & Credit News

Section: FINANCIAL SERVICES; Technology & Telecommunications

Length: 218 words

Highlight: Ally Bank, a banking subsidiary of Ally Financial Inc., has expanded availability of its Ally Mobile

Banking app to include a version designed for Windows Phone 8 users.

Body

The Windows smartphone app is being rolled out in two phases. The first iteration includes account and transaction detail, recurring electronic transfers between Ally and non-Ally bank accounts and Ally's remote deposit capture feature, Ally eCheck Deposit. Phase two, due out later this year, will include additional features such as Bill Pay and Popmoney person-to-person payments. "We listened to our customers and developed the app in direct response to feedback from Windows Phone 8 users who also want to enjoy the perks of Ally Mobile Banking," said Diane Morais, Ally Bank deposits and line of business integration executive. "The functionality of our mobile banking app aligns with our philosophy of offering consumer-friendly products and services to make the banking experience simpler, and decidedly better." Ally Mobile Banking was launched in April 2012 for iPhone and Android devices and expanded last November with the second generation smartphone app featuring Ally eCheck Deposit and Bill Pay. It also continued to offer customers all of its original features such as a call wait time display and a nationwide ATM and Cash-Back Locator. "Our customers with Windows smartphones will appreciate the convenience this latest mobile app will add to their overall Ally Bank experience," added Morais.

Classification

Language: ENGLISH

Publication-Type: Newswire

Subject: SMARTPHONES (92%); MOBILE APPLICATIONS (90%); MOBILE COMMERCE (90%); BANKING & FINANCE (90%); MOBILE & CELLULAR TELEPHONES (90%); PARENT COMPANIES (90%); ELECTRONIC BANKING (90%); AUTOMATED TELLER MACHINES (78%); RETAIL BANKING (77%); MERCHANT BANKING (72%); Retail Banking; Merchant Banking; Software

Company: ALLY FINANCIAL INC (90%)

Industry: NAICS522291 CONSUMER LENDING (90%); SIC6141 PERSONAL CREDIT INSTITUTIONS

(90%)

Load-Date: February 18, 2014

Popmoney events come to campus

The Setonian: Seton Hall University February 5, 2014 Wednesday

University Wire

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Section: NEWS; Pg. 1 **Length:** 354 words

Byline: Danielle Adamkiewicz

Body

Zombies are everywhere!!!!!

Login | Register

Setonian Alumni

The Setonian>News

Staff Writer

Published: Wednesday, February 5, 2014

Updated: Wednesday, February 5, 2014 23:02

Seton Hall students are all familiar with the sight of blue, and most would like to see a little more green in their bank accounts. This month Popmoney is coming to campus with the goal of making Seton Hall a little more orange.

Popmoney is a mobile device and computer app that allows users to send payments and receive money with the click of a button anytime, anywhere.

"Popmoney is basically like a virtual wallet," said senior Jennifer Crowe. "Instead of fumbling around looking for your wallet, you can just pop out your cell phone."

Popmoney is also offered at over 1900 banks nationwide.

In order to give students a better idea of what Popmoney is all about, some events will be cosponsored by the University's PNC throughout the month.

Popmoney events will kick off Feb. 11 by covering campus with orange balloons to represent upcoming activities. The events will continue on Feb. 18 when Popmoney will partner with PNC at a table offering free cake pops to students who have downloaded the app. On Feb. 20 Popmoney will host a men's basketball game takeover providing students with another opportunity to become aquainted with Popmoney's benefits.

On Feb. 13th in room 124 of Fahy Hall certified public accountant and award winning business attorney, Daniel Crowe, will be a guest speaker discussing how Seton Hall students can be savvy with their finances using Popmoney.

"It is important to stress the issue of being smart with money to students," Crowe said. "Students will be able to embark on a new digital journey by having the chance to learn about Popmoney's digital banking."

The team will also challenge students to find them in their Popmoney shirts on Feb. 25. The first three students will recieve a prize if they show they've downloaded the app.

Popmoney will also include a partnership with Dunkin Donuts. For more information, contact jennifer.crowe@student.shu.edu

Danielle Adamkiewicz can be reached at danielle.adamkiewicz@student.shu.edu

Classification

Language: ENGLISH

Publication-Type: Newspaper

Subject: STUDENTS & STUDENT LIFE (90%); WRITERS (78%); CONSUMER ELECTRONICS (76%); MOBILE & CELLULAR COMMUNICATIONS (76%); ELECTRONIC WALLETS (70%); SPONSORSHIP

(68%); BASKETBALL (65%); MOBILE & CELLULAR TELEPHONES (54%)

Company: DUNKIN' BRANDS GROUP INC (50%)

Ticker: DNKN (NASDAQ) (50%)

Industry: NAICS722515 SNACK & NONALCOHOLIC BEVERAGE BARS (50%); SIC5812 EATING

PLACES (50%)

Geographic: South Orange; NJ

Load-Date: February 6, 2014

OnPoint Community Credit Union Introduces a New Digital Banking Experience with Fisery Solution Suite.

Professional Services Close-Up January 15, 2014

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Length: 576 words

Body

Fisery, Inc., a global provider of financial services technology solutions, announced that OnPoint Community Credit Union, a \$3.2 billion asset, 260,000 member credit union based in Portland, Ore., is helping members better manage their finances through the implementation of a full-featured suite of digital banking services from Fisery.

According to a release, with the addition of Corillian Online for online banking, Mobiliti and Mobiliti: Tablet for mobile and tablet banking and AllData PFM for personal financial management, OnPoint is offering an integrated digital banking experience that can cater to specific member needs. The credit union has also added advanced money movement options including faster bill payments via CheckFree RXP, money transfers between institutions via TransferNow and person-to-person payments via Popmoney.

"The enhancements to our digital banking services were driven by a desire to give our members what they want today, with an eye toward tomorrow," said Rob Stuart, president and CEO, OnPoint Community Credit Union. "This is about giving members more control over their money, and equipping them with the tools they need to make better financial decisions. We view Fiserv as a partner that can grow with us as we work to provide a better member experience."

OnPoint worked closely with Fiserv to tightly integrate the new digital banking capabilities into existing OnPoint systems, and to customize the solutions where needed to meet member needs. As a result, members are experiencing new conveniences, such as the ability to see all account balances in one place, as well as the implementation of a single password for online, mobile and tablet banking.

Money movement is also easier for members, as they can use their OnPoint account as a hub for multiple types of payments and transfers. Members now have access to same-day and overnight bill payment options, as well as the ability to transfer money between financial institutions. The Popmoney person-to-person payment service provides a way to send money to or receive money from family, friends or others, even if they are not OnPoint members.

The credit union sees the potential of these in-demand services to attract new members to their already diverse member base.

"Our member base is made up of people from all walks of life," said Stuart of OnPoint. "Members were requesting these new capabilities and we're proud of what we've delivered."

"Progressive financial institutions like OnPoint are approaching online, mobile and tablet banking not as isolated channels, but as a holistic digital experience," said Erich Litch, division president, Digital Channels, Fiserv. "By delivering an integrated suite of digital banking services, complemented by advanced money movement capabilities, OnPoint is delivering a better overall member experience."

OnPoint utilizes the XP2 platform from Fiserv for account processing.

OnPoint Community Credit Union is a community-owned financial institution with over 260,000 loyal members. Membership is open to anyone who lives or works in Benton, Clackamas, Columbia, Crook, Deschutes, Jefferson, Lane, Linn, Marion, Multnomah, Polk, Washington and Yamhill counties in Oregon, and Clark and Skamania counties in Washington.

More Information:

http://www.fiserv.com

((Comments on this story may be sent to newsdesk@closeupmedia.com))

Classification

Language: ENGLISH

Publication-Type: Magazine

Journal Code: 2PYE ASAP

Acc-No: 355585156

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Company: FISERV INC (90%); Fiserv Inc. Finance

Ticker: FISV (NASDAQ) (90%); FISV

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (90%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (90%); BUS Business, generalCY COPYRIGHT 2014 Gale, Cengage Learning; SIC: 7371 Computer programming services; SIC: 7373 Computer integrated systems design; SIC: 7376 Computer facilities management; SIC: 7378 Computer maintenance & repair; SIC: 7379 Computer related services, not elsewhere classified; SIC: 6061 Federal credit unions; SIC: 6062 State credit unions; NAICS: 522110 Commercial Banking; NAICS: 522130 Credit Unions

Product: 6010000 (Banking Institutions); 6142000 (Credit Unions)

Geographic: PORTLAND, OR, USA (88%); OREGON, USA (90%); UNITED STATES (90%); United States

EVENT: Finance

Load-Date: January 16, 2014

OnPoint Community Credit Union Rolls Out a New Digital Banking Experience with Fiserv Solution ...

Products in the News January 10, 2014 Friday 2:00 PM EST

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Length: 706 words

Body

Jan 10, 2014 (Products in the News: Delivered by Newstex)

- Credit union enhances online and mobile banking, adds tablet banking
- Money movement is easier with faster bill payment options, transfers between institutions and person-to-person payments
- Enhancements and addition of new capabilities driven by member requests

Brookfield, Wis. — Fiserv, Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, announced today that OnPoint Community Credit Union, a \$3.2 billion asset, 260,000 member credit union based in Portland, Ore., is empowering members to better manage their finances through the implementation of a full-featured suite of digital banking services from Fiserv.

With the addition of Corillian Online® for online banking, MobilitiTM and MobilitiTM: Tablet for mobile and tablet banking and AllData® PFM for personal financial management, OnPoint is offering an integrated digital banking experience that can cater to specific member needs. The credit union has also added advanced money movement options including faster bill payments via CheckFree® RXP®, money transfers between institutions via TransferNow® and person-to-person payments via Popmoney®.

"The enhancements to our digital banking services were driven by a desire to give our members what they want today, with an eye toward tomorrow," said Rob Stuart, president and CEO, OnPoint Community Credit Union. "This is about giving members more control over their money, and equipping them with the tools they need to make better financial decisions. We view Fiserv as a partner that can grow with us as we work to provide a better member experience."

OnPoint worked closely with Fiserv to tightly integrate the new digital banking capabilities into existing OnPoint systems, and to customize the solutions where needed to meet member needs. As a result, members are experiencing new conveniences, such as the ability to see all account balances in one place, as well as the implementation of a single password for online, mobile and tablet banking.

Money movement is also easier for members, as they can use their OnPoint account as a hub for multiple types of payments and transfers. Members now have access to same-day and overnight bill payment options, as well as the ability to transfer money between financial institutions. The Popmoney person-to-person payment service provides an easy way to send money to or receive money from family, friends or others, even if they are not OnPoint members.

The credit union sees the potential of these in-demand services to attract new members to their already diverse member base.

"Our member base is made up of people from all walks of life," said Stuart of OnPoint. "Members were requesting these new capabilities and we're proud of what we've delivered."

"Progressive financial institutions like OnPoint are approaching online, mobile and tablet banking not as isolated channels, but as a holistic digital experience," said Erich Litch, division president, Digital Channels, Fiserv. "By delivering an integrated suite of digital banking services, complemented by advanced money movement capabilities, OnPoint is delivering a better overall member experience."

OnPoint utilizes the XP2® platform from Fiserv for account processing.

About OnPoint Community Credit Union

OnPoint Community Credit Union has been improving the lives of members and the communities it serves for over 80 years. OnPoint is the largest community-owned financial institution in Oregon with over 260,000 loyal members. Membership is open to anyone who lives or works in Benton, Clackamas, Columbia, Crook, Deschutes, Jefferson, Lane, Linn, Marion, Multnomah, Polk, Washington and Yamhill counties in Oregon, and Clark and Skamania counties in Washington.

About Fisery

Fisery, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry, driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more information, visit www.fiserv.com[1].

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Classification

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Subject: CREDIT UNIONS (92%); BANKING & FINANCE (91%); FRIENDLY & PROVIDENT SOCIETIES (90%); PERSONAL FINANCE (89%); INTERNET BANKING (78%); ELECTRONIC BANKING (78%); NEW PRODUCTS (75%); EXECUTIVES (69%)

Company: FISERV INC (92%)

Organization: Columbia; Fiserv Inc.; PFM

Ticker: FISV (NASDAQ) (92%); (NASDAQ) FISV

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (92%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (92%)

Person: Erich Litch; Rob Stuart

Geographic: PORTLAND, OR, USA (57%); WISCONSIN, USA (72%); OREGON, USA (57%); UNITED STATES (72%)

Benton Brookfield Clackamas Deschutes Oregon Polk

Portland Skamania Washington

Load-Date: January 10, 2014

Mobiliti from Fiserv Recognized as Top Customizable Solution in Javelin Strategy & Research Annual Mobile Banking Vendor Scorecard.

Wireless News December 31, 2013

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Length: 475 words

Body

Fisery, Inc., a provider of financial services technology solutions, announced that Mobiliti from Fisery received the highest score for a customizable solution in the Javelin Strategy & Research 2013-2014 Mobile Banking Vendor Scorecard.

According to a release, the report offers a detailed, competitive analysis and ranking of 11 mobile banking providers based on an evaluation of security, mobile platform support, product features and emerging capabilities. This marks the third year that Fiserv has been a top ranked mobile banking solution provider in the report.

Fiserv was rated highly across all four areas of evaluation for customizable solutions, particularly the features category. The features category analyzed money monitoring and advanced money movement capabilities available through the solution, as well as user ratings, reviews, partnerships and clients. The integration of the Popmoney person-to-person payment service into Mobiliti in 2013 was highlighted as a notable addition to the Fiserv solution set. The report authors also noted that Mobiliti offers the ability to review bill information from a mobile device, as well as the ability to add a new payee by taking a picture of a bill with a smartphone camera.

"In the past year, Fiserv has expanded its already comprehensive mobile banking offering by completing the integration of the Popmoney person-to-person solution into the Mobiliti platform," said Mary Monahan, executive vice president and research director, Mobile, Javelin Strategy & Research. "Mobiliti goes beyond the basics with capabilities such as alerts and notifications as well as tools designed to measure, monitor and improve customer acceptance and usage of mobile banking."

The Javelin report noted that adoption of mobile banking continues to grow rapidly, as does its importance to consumers, which underscores the value of selecting a mobile banking provider. In a positive sign, only 31 percent of non-mobile bankers said they were skeptical of mobile banking's value, down from 40 percent in 2012. The percentage of non-mobile bankers citing security concerns as a reason to not use the service also declined.

"Consumers are increasingly turning to the mobile channel to monitor their finances and complete transactions," said Jim Tobin, senior vice president and general manager, Mobile Solutions, Digital Channels, Fiserv. "Innovation and investment will be essential to achieve mobile channel success, especially as financial institutions transition into offering more types of mobile payments. We are committed to working with our clients to deliver the functionality that ensures they remain ahead of the curve."

More information:

www.fiserv.com/mobiliti

((Comments on this story may be sent to newsdesk@closeupmedia.com))

Classification

Language: ENGLISH

Publication-Type: Newsletter

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Acc-No: 354267084

Mobiliti from Fiserv Recognized as Top Customizable Solution in Javelin Strategy & Research Annual Mage 2 of 2cing Vendor Scorecard.

Subject: Trade; Information technology services industry Rankings; Banks (Finance) Rankings; Bank management

Company: Fiserv Inc. Rankings

Ticker: FISV

Industry: BUSN Business; INTL Business, international; TELC Telecommunications industryCY COPYRIGHT 2013 Gale, Cengage Learning; SIC: 7371 Computer programming services; SIC: 7373 Computer integrated systems design; SIC: 7376 Computer facilities management; SIC: 7378 Computer maintenance & repair; SIC: 7379 Computer related services, not elsewhere classified

Product: 6010000 (Banking Institutions)

Geographic: United States

EVENT: Rankings CROSS-OVER: CDB CROSS-OVER: TNI CROSS-OVER: PRO

Load-Date: January 1, 2014

First National Bank Releases Popmoney Instant Payments

Manufacturing Close-Up December 30, 2013 Monday

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Length: 333 words

Body

First National Bank of Pennsylvania recently announced that it is one of the first banks in the country, and the first bank in Pennsylvania, to introduce Popmoney Instant Payments, a new feature within the Popmoney personal payment service that allows FNB online banking customers with an FNB debit card to transfer money in real time to other people.

According to a release, Popmoney, a Fisery product which FNB has offered since 2012, allows FNB customers to request money or send payments using the recipient's email address, mobile phone number or bank account information. Customers will now have the convenience of sending money immediately, without the need for cash or the traditional delays associated with other forms of money movement, such as check or ACH and without the hassle and expense of a wire transfer.

FNB customers enrolled in Popmoney will see a new instant payment option within Online Banking when entering a payment to an eligible recipient. The new instant payment option leverages the customer's debit card to increase the speed of the payment, therefore requiring the sender and recipient of Popmoney Instant Payments to have a debit card in the STAR or Accel network to take advantage of this service. This new feature further reinforces FNB's commitment to investing in technology to add value to customer relationships. In April of this year, First National Bank significantly enhanced both its Mobile and Online Banking services.

"First National Bank will continue to aggressively invest in technology to improve the delivery of our products and services," notes Samuel Kirsch, SVP of Electronic Delivery. "We already match services offered by some of the largest financial institutions in the nation, and we will continue to use leading edge technology to meet the rapidly evolving needs of our current customers and to attract new customers."

More information:

www.fnb-online.com

www.fnbcorporation.com

((Comments on this story may be sent to newsdesk@closeupmedia.com))

Classification

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Company: FIRST NATIONAL BANK OF WEST CHESTER (91%); FIRST NATIONAL BANK OF PENNSYLVANIA (85%); FISERV INC (57%)

Ticker: FISV (NASDAQ) (57%)

Industry: SIC6021 NATIONAL COMMERCIAL BANKS (91%); NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (57%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (57%)

Geographic: PENNSYLVANIA, USA (90%); UNITED STATES (90%)

Load-Date: December 30, 2013

First National Bank Enhances Popmoney with Instant Payments

SocialBizWire December 20, 2013 Friday

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Length: 229 words

Body

US financial services firm First National Bank of Pennsylvania said that has introduced a new feature within the Popmoney personal payment service called Popmoney Instant Payments that allows FNB online banking customers with an FNB debit card to transfer money in real time to other people.

Popmoney, a Fiserv product which FNB has offered since 2012, allows FNB customers to quickly and easily request money or send payments using the recipient's email address, mobile phone number or bank account information.

Customers will now have the convenience of sending money immediately, without the need for cash or the traditional delays associated with other forms of money movement, such as check or ACH and without the hassle and expense of a wire transfer.

FNB customers enrolled in Popmoney will see a new instant payment option within Online Banking when entering a payment to an eligible recipient.

The new instant payment option leverages the customer's debit card to increase the speed of the payment, therefore requiring the sender and recipient of Popmoney Instant Payments to have a debit card in the STAR or Accel network to take advantage of this service.

First National Bank of Pennsylvania, the largest subsidiary of FNB Corp. (NYSE: FNB), has over 265 full-service locations in Pennsylvania, Ohio, Maryland and West Virginia.

Find out more at www.fnb-online.com.

Classification

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Journal Code: SBW

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Company: FIRST NATIONAL BANK OF PENNSYLVANIA (84%); F N B CORP (62%); FISERV INC (57%)

Ticker: FNB (NYSE) (62%); FISV (NASDAQ) (57%)

Industry: SIC6021 NATIONAL COMMERCIAL BANKS (84%); NAICS551111 OFFICES OF BANK HOLDING COMPANIES (62%); SIC6712 OFFICES OF BANK HOLDING COMPANIES (62%); NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (57%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (57%)

Geographic: PENNSYLVANIA, USA (94%); OHIO, USA (79%); UNITED STATES (94%)

Load-Date: December 20, 2013

Payments landscape: "Still Crazy After All These Years"

American Bankers Association. ABA Banking Journal July 2013

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Section: Pg. 24; Vol. 105; No. 7; ISSN: 0194-5947; CODEN: ABAJD5

Length: 2603 words **Byline:** Valentine, Lisa

Body

When it comes to payments, except for prepaid, many banks are sitting on the sidelines, waiting for definitive technology standards, a fail-proof business case, and assurance that merchants and consumers will come on board. In its annual survey of community banks, Abound Resources found that interest in mobile payments is waning. In 2012, 28% of community banks listed mobile payments as a priority. By 2013, that number fell to 14%. This article presents an update on innovations and best guesses on where the industry is headed. Prepaid debit and payroll cards are one payment innovation that has surpassed industry expectations. In a 2012 survey conducted by Mercator Advisory Group for ABA, more than 80% of banks reported that their customers would be interested in prepaid. Today, about 168 different digital wallets are available, says Matthew Friend, managing director of Accenture Payment Services North America, and he expects that number to grow before the industry consolidates.

FULL TEXT:

"It seems mobile payments has been the next big thing for the last five years, and we still haven't seen a lot of volume," says Steve Kenneally, vice-president of ABA's Center for Regulatory Compliance. And so goes payments. A lot of talk and not a lot of action. There are a handful of successes, however. Starbucks generates more than three million mobile transactions each week in the United States. That's a lot of lattes. And prepaid cards are booming.

When it comes to payments, except for prepaid, many banks are sitting on the sidelines, waiting for definitive technology standards, a fail-proof business case, and assurance that merchants and consumers will come on board. In its annual survey of community banks, Abound Resources found that interest in mobile payments is waning. In 2012, 28% of community banks listed mobile payments as a priority. By 2013, that number fell to 14%.

Banks are continually scolded for not being innovative in a world of Google Wallet and PayPal, but for many, it's unclear how to win customers' physical and virtual wallets.

In a complex payments ecosystem that continues to evolve, are there clear winners and others in a tenuous position of non-relevance? To paraphrase Yogi Berra, it's difficult to make predictions, especially about the future of payments. That said, the following is an update on innovations and best guesses on where the industry is headed.

Prepaid debit outperforms

Prepaid debit and payroll cards are one payment innovation that has surpassed industry expectations. Initiatives, such as Green Dot, which links a Visa debit card to a traditional checking account; Bluebird, a mobile prepaid account offered by American Express and distributed through Walmart; NetSpend, which is targeted to underbanked consumers; and ABA's prepaid program, offered in partnership with TransCard and MasterCard, are a few examples among literally hundreds.

Aite Group projects that prepaid debit and payroll cards will grow from 9.7 million in 2010 to 29.2 million by 2016. Madeline Aufseeser, Aite Group senior analyst, attributes this growth to four factors: a decline in free checking for low-balance customers; the entrance of big brands into the prepaid market; consumer-friendly pricing; and more employers adopting payroll programs.

Although first positioned as a product for the unbanked or underbanked, prepaid is popular with consumers from all income brackets. Reloadable prepaid cards with fee transparency and an inability to be overdrawn are replacing traditional checking accounts, notes Ginger Schmeltzer, senior vice-president of emerging payments at Fiserv. "If prepaid takes off as an alternative to a checking account, that's a game changer for banks," she sayss.

Banks are becoming prepaid believers. In a 2012 survey conducted by Mercator Advisory Group for ABA, more than 80% of banks reported that their customers would be interested in prepaid.

In addition, a mandate from the U.S. government that all federal benefits be paid electronically is a significant driver in prepaid growth, says Kenneally, noting the government has moved about 9 million recipients to prepaid.

Another driver, says Christopher McClinton, vice-president of payments solutions at ABA, is the banks' need to replace lost fee income. But since community banks traditionally participate in a larger bank's agent program, they lose out on capturing customer deposits. To improve the economics, ABA's prepaid program provides a suite of products, including payroll, gift, and reloadable cards. Since ABA is not a bank, the banks keep the deposits.

EMV: full speed ahead

As of second-quarter 2012, 1.55 billion EMV (EuroPay MasterCard and Visa) chip-based payment cards were in use worldwide. In the United States, migration from magnetic-stripe cards to more secure EMV cards is well underway. As the last G20 country to move to EMV, the United States has become an easy target for fraudsters, notes Julie Conroy, Aite Group research director, with issuers reporting up to a 50% increase in counterfeit card fraud. Also, EMV card costs have fallen from a high of \$4 to about \$1.30 per card. Today, it's almost impossible to buy a point-of-sale terminal that does not support EMV, giving merchants no choice but to install EMV terminals as part of their POS refresh cycle. Another factor: the October 2015 liability shift, holding merchants without EMV acceptance liable for losses.

For banks, EMV represents more than an opportunity to reduce card fraud. Suzanne Glavin, director of product management at Elan, foresees that the EMV chip will be the impetus for deeper customer relationships by enabling issuers to merge payments with other value-added services, such as couponing and rewards.

NFC: slow progress

Two years ago, the Federal Reserve Banks of Boston and Atlanta jointly published Mobile Payments in the United States: Mapping Out the Road Ahead, in which the banks touted near-field communications (NFC) as the technology that would-finally-enable mobile payments.

In their updated May 2013 report, U.S. Mobile Payments Landscape-Two Years Later, the banks are much less certain that NFC will be mobile payments' knight in shining armor, listing cloud-based POS solutions and quick response (QR) codes as possible contenders.

It seems the payments industry miscalculated just how challenging creating a payments ecosystem to support NFC would be. Delays in mobile device certification, a lack of merchants willing to install NFC terminals, and difficulties in convincing financial institutions to install payments applications on mobile devices have contributed to NFC's lackluster adoption.

The NFC market also has slowed down due to Google's reassessment of its Google Wallet and the delay in Isis mobile wallet pilots in Salt Lake City, Utah, and Austin, Tex., says Randy Vanderhoof, executive director of the Smart Card Alliance.

During the Alliance's recent NFC Solutions Summit, Vanderhoof heard positive feedback from merchants participating in the Isis pilots. "The technology is working extremely well, and merchants are excited by the opportunities NFC mobile wallets create for engaging customers and influencing shopping behaviors," relates Vanderhoof.

Dean Seifert, senior vice-president of product strategy at Vantiv, is not betting on NFC, however. "Because NFC is not ubiquitous at the point of sale or the mobile device, [it] is going to fall by the wayside," he predicts.

The digital wallet: Will banks find a way?

Today, about 168 different digital wallets are available, says Matthew Friend, managing director of Accenture Payment Services North America, and he expects that number to grow before the industry consolidates. The winners will be the digital wallets that offer payment options as well as loyalty and rewards cards, receipt tracking, and other financial management tools in a secure environment.

"Banks are in the best position to provide a digital wallet," says Friend. But they shouldn't delay. "Consumers want banks to provide the digital wallet, but will banks move fast enough for consumers?" asks Friend. "It will be tricky for banks to balance the investments needed for a digital wallet in a capital-constrained environment."

Others agree that it makes sense for banks to own the digital-wallet space. "Any digital-wallet provider that thinks it's going to succeed by disintermediating the card networks simply isn't going to work," says Scott Hansen, executive vice-president of business development at Harland Financial Solutions. "Until banks enable the data flow using conventional card-authentication networks, digital wallets will stall. The credit card information must remain with the bank and not a technology or telecommunications company."

Kenneth Moy, group head of MasterCard's U.S. emerging payments, says that consumers want a digital wallet from their trusted financial institution, rather than a technology company. He says the MasterPass digital wallet, currently in beta, is not a MasterCard-branded wallet, but the wallet of financial institutions that accept MasterCard. He adds that the wallet is open to others, including Visa, American Express, and private-label cards.

Today, 180 merchants in the United States are live with MasterPass, and Moy says MasterCard plans to extend that number to hundreds of thousands by the end of 2013.

Visa's online payment service V.me., launched in late 2012, has 82 financial institution partners and 37 e-commerce retailers, with an additional 180 merchants waiting to go live, according to a Visa spokesperson.

One of the biggest challenges with the digital wallet, says Jim Simpson, senior vice-president and chief technology officer at City Bank Texas, is that the current card-swipe process is not broken. For consumers, paying with a card is easy. Simpson's solution is to focus, instead, on what happens before and after the swipe, suggesting that banks improve the digital wallet to provide a great experience for customers, with incentives and rewards.

Niti Badarinath, head of mobile banking at U.S. Bank, agrees that banks should focus less on changing the form factor from a plastic card to a mobile device, but more on bundling value-added services onto the device, such as loyalty and rewards and even geo location-based services that take advantage of the device's GPS.

P2P: riding the rails

ClearXchange (Bank of America, Chase, and Wells Fargo), Popmoney (Fiserv), and PayPal are three of the biggest players in the person-to-person (P2P) payments space. But challenges in widespread adoption of P2P remain. To receive a payment, the payee is asked for his banking account information via email or text message, something that fraud-fearful consumers are loath to provide. And since transactions are transmitted via the ACH network, they take several days to clear.

The key to P2P adoption, believes Hansen, is expedited P2P payments.

To solve these challenges, Computer Services, Inc. (CSI) is using the existing credit card payment rails to initiate instantaneous payments, explains Derrick Bretz, product manager. The solution, in beta and planned for general release by mid-summer, allows consumers with a checking or savings account to transfer funds to anyone with a Visa account.

The P2P application has business uses as well, notes Bretz, explaining that merchants with a Visa card can ask consumers to make payments directly to the merchant's credit card account.

Crypto-currencies

Bitcoin calls itself "an open source, P2P digital currency," and, as of April 2013, reports that the total value of bitcoins in circulation is more than 51.3 billion. What are Bitcoin and other crypto-currencies, really?

Hansen calls Bitcoin "an anti-establishment movement at heart." Why? Because it is completely independent of any banking system, regulatory agency, or government, and allows Bitcoin users to send money anonymously across borders.

Consumers store bitcoins in digital wallets and use them to purchase goods and services from online merchants, or sell them on an exchange site, such as Mt. Gox.

For banks, just monitoring the rogue currencies is enough, for now. "The world of virtual currency will continue to play out for a long time," points out Accenture's Friend. "The market is small and a novelty, but it is creating a true global currency."

Square off

Square-the San Francisco, Calif., startup that revolutionized small businesses payments with its card reader attached to a mobile device-boasts that it processes more than SI5 billion in payments annually. Small businesses pay either 8275 per month or 2.75% per swipe for use.

Others offer competing products. Vantiv's Vantiv Accept is a mobile app and card reader that allows merchants to swipe credit, debit, or prepaid cards on a smartphone or tablet. In addition to small businesses such as plumbers or craft fair vendors, Vantiv Accept appeals to large merchants that want to accept payments anywhere in the store (so called "line-busting") or need a back-up payment system if the power goes out, explains Seifert. Vantiv's next step: connect merchant and consumer mobile devices. "We're getting to a world where I can input my grocery list on my phone, pay for it, and send it to the supermarket, and pick up my order when I arrive," he says.

Mobile billpay innovations

Although about three-quarters of consumers use online banking, only about 25% use their bank's online bill payment feature, says Ralph Marcuccilli, president of Allied Payment Network. The number using mobile billpay is even less. Robb Gaynor, founder and chief product officer at Malauzai, says only 3.5% of active mobile banking users pay bills using a mobile device, mainly because it's difficult to enter bill payment information on a mobile phone.

To boost adoption by overcoming the lack of a traditional keyboard, Malauzai is reselling Allied's recently launched Picture Pay. Consumers take a photo of a bill using a mobile device, enter the amount, and select the payment delivery option, including next day. Allied is hoping to roll out a pay-by-voice version at summer's end.

City Bank Texas has offered Picture Pay as part of its mobile banking lineup for several months. While still evaluating the success, Simpson reports that customers who did not pay bills online before are now snapping photos.

Simpson is particularly pleased with the number of customers who are using the pay-again feature. "Customers like their first experience and are coming back for more. It's a sticky solution," he says.

"If banks don't find a way to make bill payment easier, banks will be disintermediated by biller-direct websites or providers, such as PayPal," says Marcuccilli. "The entity that enrolls the customer in billpay owns that relationship."

Payments: room for everyone?

As we wait for more of the payments dust to settle, banks should begin laying a foundation for mobile payments to get customers comfortable using their mobile devices for banking transactions, according to Ginger Schmeltzer. "Explore how your customers like to use mobile and what their concerns are, and what the bank can do to make it a more compelling experience," she encourages.

Suzanne Glavin believes that banks also should look beyond mobile for ways to innovate more traditional payment environments, such as ATMs and branches with advanced interactive tellers.

U.S. Bank's Niti Badarinath suggests that banks get off the sidelines, even with the uncertainty inherent in the payments ecosystem.

"Make a number of small bets and move in many directions quickly," Badarinath says. "We don't know which payment innovation will win, but we need to be prepared." *

Graphic

Illustrations

Photographs

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Abri Credit Union Enhances Relationship with Fiserv

Wireless News March 3, 2014 Monday

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Length: 746 words

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Fisery, a global provider of financial services technology solutions, announced that Abri Credit Union, has extended and expanded its relationship with Fisery.

According to a release, following a competitive selection process, Abri Credit Union selected XP2 from Fiserv for account processing along with value-added capabilities for mobile banking, person-to-person payments, online banking, bill pay, and product and service messaging. The \$300 million credit union has more than 25,000 members and currently uses Fiserv solutions for electronic content management and financial management.

"In comparison to other solutions we reviewed in the market, we were most impressed with the Fiserv investment in product development, service levels and timely product releases. We anticipate our expanded 20-year partnership will help Abri Credit Union outpace the competition," said Brian Cedergren, president and Chief Executive Officer, Abri Credit Union. "Building one-on-one relationships with our members - and helping them succeed financially - is what drives our success. Our selection of Fiserv products and services, including those for the digital channel, will help us continue to deliver the best experience possible for our members."

In addition, Fiserv noted:

The selection of XP2, a technology platform with established integration across a broad range of Fiserv solutions, will help Abri Credit Union cultivate member relationships, improve efficiencies and maximize cross-selling opportunities. The credit union will leverage the enhanced XP2 lending functionality, as well as the solution's customizable workflows, to gain efficiencies in its mortgage and small business lending processes. Cross-channel integration will enable members to get up-to-the-minute account information and help staff answer member questions with just a few key strokes.

Abri Credit Union's selection of several self-service, customer-facing digital solutions will provide its members with 24/7 access to innovative financial services, including enhanced bill payment, online banking, payments and mobile banking. The credit union will implement Popmoney from Fiserv to enable its members to send and receive person-to-person, or social, payments, while Mobiliti will introduce mobile banking functions, including payment and deposit capabilities, to its members. Additionally, Abri Credit Union will implement Corillian Online for online banking and CheckFree RXP for online bill pay.

"Abri Credit Union stands to benefit from advanced enterprise-wide technology and established integration offered by a broad range of innovative Fiserv products and services," said Mark Sievewright, president, Credit Union Solutions, Fiserv. "Fiserv provides Abri Credit Union and many other organizations like it with the comprehensive technology solutions required by today's competitive market conditions. With the expansion of our long-standing relationship, Fiserv looks forward to helping Abri Credit Union continue to meet its strategic objectives."

XP2 account processing platform from Fiserv features a Microsoft .NET architecture that is open at every tier and a member-centric design backed by an IBM DB2 relational database. With scalable technology and established interfaces to a broad range of enterprise solutions, XP2 supports credit unions' growth and drives operational efficiency. XP2 is available via service bureau, in-house delivery or facilities management.

In addition to XP2 and solutions for the digital channel, Abri Credit Union will implement several value-add products and solutions, including Next Multi-Channel Marketing for targeted product and

service marketing, Accel payments network, Enfact Network Services for fraud detection, Converge IT IVR for audio response, and solutions for debit and credit processing. The credit union will continue to utilize Wisdom for financial management and Nautilus for electronic content management.

Fiserv is the U.S. market leader in account processing services for financial institutions, with more than one-third of U.S. financial institutions relying on Fiserv for account processing solutions and expertise. Popmoney person-to-person payments are currently offered at more than 1,900 banks and credit unions, and Javelin Strategy & Research named Fiserv "Best in Class" for mobile banking for the second consecutive year.

More Information:

www.abricu.com

www.fiserv.com

((Comments on this story may be sent to newsdesk@closeupmedia.com))

Classification

Language: ENGLISH

Publication-Type: Newsletter

Subject: BANKING & FINANCE (91%); FRIENDLY & PROVIDENT SOCIETIES (90%); INTERNET BANKING (89%); ELECTRONIC BILLING (89%); PERSONAL FINANCE (89%); ELECTRONIC BANKING (89%); COMPANY STRATEGY (78%); NEW PRODUCTS (78%); PRODUCT DEVELOPMENT (78%); PRODUCT INNOVATION (76%); EXECUTIVES (75%); PRODUCT MANAGEMENT (74%); COMMERCIAL LENDING (64%); SMALL BUSINESS (64%); SMALL BUSINESS LENDING (64%)

Company: FISERV INC (90%); MICROSOFT CORP (50%)

Ticker: FISV (NASDAQ) (90%); MSFT (NASDAQ) (50%)

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (90%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (90%); NAICS511210 SOFTWARE PUBLISHERS (50%); SIC7372 PREPACKAGED SOFTWARE (50%)

Load-Date: March 6, 2014

Fisery, Associated Bank Ink Deal

SocialBizWire February 7, 2014 Friday

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Length: 350 words

Body

US banking technology solutions firm Fiserv Inc (NASDAQ: FISV) said that bank holding company Banc-Corp;s (NASDAQ: ASBC) Associated Bank has expanded its mobile banking and payment capabilities and added a tablet banking app with Mobiliti from Fiserv.

According to Fisery, the changes are in response to customers' desire to conduct more banking activities via their smartphones and tablets.

With the addition of mobile remote deposit capture, branded by the bank as Associated SnapDeposit, customers can deposit checks by snapping photos with their smartphone camera, while the addition of Popmoney enables them to initiate and accept person-to-person payments directly from their phone.

These capabilities are also available in the bank's new tablet app, Fiserv said.

In order to anticipate and meet emerging customer demand, the bank's research and development team said it continually monitors the digital and payments ecosystems and uses that information to update an innovation roadmap that spans the next four to six quarters.

In addition to indicating that the time was right to add more mobile transaction capabilities, the bank said its research showed strong interest in tablet banking functionality.

As a result, Associated Bank is also now offering Mobiliti: Tablet from Fisery, a downloadable application for iPad (NASDAQ: AAPL) that provides users with access to their accounts in an interactive, touch-enabled format.

Capabilities include bill payments, person-to-person payments, mobile deposit, an ATM and branch locator, and built-in calendar and calculator functions.

Associated Banc-Corp has total assets of USD 24bn and is one of the top 50, publicly traded, US bank holding companies.

Headquartered in Green Bay, Wisconsin Associated is a Midwest banking franchise offering a range of financial products and services through approximately 240 banking locations serving more than 150 communities throughout Wisconsin, Illinois and Minnesota, and commercial financial services in Indiana, Michigan, Missouri, Ohio and Texas.

Find out more at www.associatedbank.com and www.fiserv.com.

Classification

Language: ENGLISH

Publication-Type: Newswire

Journal Code: SBW**Subject:** MOBILE APPLICATIONS (90%); TABLET COMPUTERS (90%); MOBILE PAYMENTS (90%); BANKING & FINANCE (90%); HOLDING COMPANIES (90%); SMARTPHONES (90%); ELECTRONIC BANKING (90%); BANK HOLDING COMPANIES (89%); RESEARCH & DEVELOPMENT (78%); AUTOMATED TELLER MACHINES (78%); MOBILE & CELLULAR TELEPHONES (76%)

Company: FISERV INC (94%); ASSOCIATED BANC-CORP (85%); APPLE INC (56%)

Ticker: FISV (NASDAQ) (94%); ASBC (NASDAQ) (85%); AAPL (NASDAQ) (56%)

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (94%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (94%); NAICS551111 OFFICES OF BANK HOLDING COMPANIES (85%); SIC6712 OFFICES OF BANK HOLDING COMPANIES (85%); NAICS423430 COMPUTER & COMPUTER PERIPHERAL EQUIPMENT & SOFTWARE MERCHANT WHOLESALERS (56%); NAICS334112 COMPUTER STORAGE DEVICE MANUFACTURING (56%); NAICS334111 ELECTRONIC COMPUTER MANUFACTURING (56%); SIC5045 COMPUTERS & COMPUTER PERIPHERAL EQUIPMENT & SOFTWARE (56%); SIC3572 COMPUTER STORAGE DEVICES (56%); SIC3571 ELECTRONIC COMPUTERS (56%)

Geographic: GREEN BAY, WI, USA (51%); WISCONSIN, USA (92%); MINNESOTA, USA (79%); TEXAS, USA (79%); MIDWEST USA (79%); OHIO, USA (75%); MICHIGAN, USA (71%); ILLINOIS, USA (66%); INDIANA, USA (51%); UNITED STATES (92%)

Load-Date: February 7, 2014

Ally Adds Popmoney, Recurring Funds Transfers to its Mobile App.

American Banker November 27, 2013

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Section: Vol. 178; No. 182; ISSN: 0002-7561

Length: 424 words

Byline: David Heun
Highlight: Technology

Body

Utah-based Ally Bank has expanded its use of Fiserv's Popmoney person-to-person payments service. It now lets consumers send and receive funds from within the bank's mobile banking app.

Ally Bank, the direct banking unit of Ally Financial Inc., has offered Popmoney since 2011. In addition to using their smartphones for regular Popmoney transactions, users will now be able to view scheduled payments and payment history, as well as set up and manage Popmoney contacts in the Ally Mobile Banking app.

"One of the recurring themes in the feedback we receive from consumers is how much they like the convenience of a direct bank, and these latest offerings are the result of our commitment to deliver customer-friendly products and features," Diane Morais, Ally Bank deposits and line of business integration executive, states in a Nov. 25 press release.

In addition to the new Popmoney mobile capabilities, another new feature lets consumers use Ally's mobile banking app to set up recurring electronic fund transfers between Ally and non-Ally bank accounts. Previously, the mobile app only let customers set up one-time transfers between Ally Bank accounts.

With Popmoney, users can send funds by providing the recipient's e-mail address, mobile number or bank account information. The recipient will get a text or e-mail directing them to go to popmoney.com/ally and follow the steps to deposit the money online.

Popmoney can be used for one-time payments and gifts, or can be scheduled for recurring payments. Ally Bank does not charge a fee for Popmoney transactions. If a bank account is provided by the sender, the money is sent directly to the recipient's account, Ally says.

Fiserv has linked its Popmoney service with myriad large and regional banks since taking over the service as part of its acquisition of CashEdge more than two years ago. Consumers whose banks offer Popmoney can send money to anyone in the U.S. with a domestic bank account, even if the recipient's bank doesn't offer the service. Fiserv also offers a consumer-direct mobile app and desktop version of the service.

As more consumers demand P2P from their banks, the race to offer instant payments on desktops, as well as on mobile, has heated up among vendors, with Fiserv, FIS and others acquiring mobile app development companies. Meanwhile, banks like PNC and Citi are becoming more comfortable with P2P payments and embracing new features of the technologies. In September, Fiserv said it would expand Instant Payments to the mobile version of Popmoney in November.

Classification

Language: ENGLISH

Document-Type: Fulltext

Publication-Type: Newspaper

Journal Code: AMERBAFT

Acc-No: 8402538

Subject: BANKING & FINANCE (90%); MOBILE APPLICATIONS (90%); MOBILE COMMERCE (90%); ELECTRONIC FUNDS TRANSFER (78%); ELECTRONIC BANKING (78%); TEXT MESSAGING (77%); COMMERCIAL BANKING (73%); NEW PRODUCTS (73%); SMARTPHONES (72%); MOBILE & CELLULAR TELEPHONES (56%); All product and service information; Product introduction

Company: ALLY FINANCIAL INC (92%); CITIGROUP INC (58%); FISERV INC (58%); CASHEDGE INC (53%); ALLY BANK

Ticker: C (NYSE) (58%); C (BMV) (58%); 8710 (TSE) (58%); FISV (NASDAQ) (58%)

Industry: NAICS522291 CONSUMER LENDING (92%); SIC6141 PERSONAL CREDIT INSTITUTIONS (92%); NAICS523120 SECURITIES BROKERAGE (58%); NAICS52210 CREDIT CARD ISSUING (58%); NAICS522110 COMMERCIAL BANKING (58%); NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (58%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (58%); NAICS511210 SOFTWARE PUBLISHERS (53%); Banking; Financial services

Product: 357837 (Funds transfer devices); 602000 (National and state commercial banks)

Geographic: UTAH, USA (90%); UNITED STATES (92%); United States

Load-Date: December 2, 2013

Person-to-person payment services growing in demand

Pittsburgh Post - Gazette (Pennsylvania) November 26, 2013 Tuesday

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Distributed by McClatchy-Tribune Business News

Section: BUSINESS AND FINANCIAL NEWS

Length: 562 words

Byline: Tim Grant, Pittsburgh Post-Gazette

Body

Nov. 26--While the majority of people still write a check or use cash when they owe a friend money for concert tickets or the rent, a growing number are transferring money directly to another person's bank account via the Internet or a mobile phone.

Person-to-person payments, as they are known, are cash transfers between friends, family members or service providers, such as home tutors or home repair workers.

Digital transfers for paying the mortgage and utilities have been fairly common for some time, but in recent years, several new methods have evolved to allow people to send money to each other electronically, such as a payment service used by many financial institutions known as Popmoney.

"All you need is the recipient's email address or mobile phone number," said Vera Gibbons, a Popmoney spokesperson in New York. "This will change the landscape entirely. It's a little archaic to still be using paper checks and IOUs considering that our lives are so mobile."

More than 16 billion person-to-person payments are made each year, according to an analysis done by New York-based McKinsey & Co. on behalf of Brookfield, Wisc.-based Fiserv. PayPal, major credit card providers and banks also are in the person-to-person payment business. Banks receive income from the fees associated with the fund transfers.

Demand for person-to-person payments is particularly strong among younger generations.

Pittsburgh is one of the leading markets for such payments, according to Popmoney, because of the millennials who live here and attend the many colleges and universities in the area. These payments often stem from a social situation or event.

Tom Trebilcock, vice president for digital banking at PNC, Downtown, said the bank's relationship with Popmoney dates back four years.

"If you are a PNC customer, you can send money anywhere in the U.S. to anyone with a checking account," he said, adding that PNC currently does not charge a fee for the money transfers. Transfers now take about three days, but he said the bank also is working on speeding up that process.

He said PNC customers can route funds directly to someone else's bank account. The bank will send the recipients an email notifying them to visit the Popmoney website and provide a routing number for their bank account. The bank also could send the recipient a text message notifying them to go to the Popmoney website or PNC website to receive the funds.

The sender only needs to know the receiver's email address or telephone number for a transaction, instead of a long series of bank routing and checking account numbers.

"With all the universities we have in the Pittsburgh area, we have a good customer base of young people who are interested in this service." Mr. Trebilcock said. "They tend not to carry cash and they are looking for electronic means to pay one another or pay merchants they frequent.

"Many times you will have two or three roommates and this allows them to reimburse each other for groceries or whatever expenses they share. They also can set it up for recurring expenses, like utilities and rent.

"We have even seen siblings use person-to-person payments to purchase a joint gift for their parents."

Tim Grant: tgrant@post-gazette.com or 412-263-1591

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Classification

Language: ENGLISH

Publication-Type: Newspaper

Journal Code: PG

Acc-No: 20131126-PG-E-PAYMENT-20131126

Subject: BANKING & FINANCE (90%); MOBILE & CELLULAR COMMUNICATIONS (90%); WIRE TRANSFERS (89%); CHECKING & SAVINGS ACCOUNTS (89%); MOBILE & CELLULAR TELEPHONES (89%); TEXT MESSAGING (77%); INTERNET & WWW (77%); COMMERCIAL BANKING (72%); CREDIT CARDS (71%); COLLEGES & UNIVERSITIES (63%)

Company: MCKINSEY & CO INC (68%); PAYPAL INC (55%); FISERV INC (55%)

Ticker: FISV (NASDAQ) (55%)

Industry: NAICS541611 ADMINISTRATIVE MANAGEMENT & GENERAL MANAGEMENT CONSULTING SERVICES (68%); SIC8742 MANAGEMENT CONSULTING SERVICES (68%); NAICS522320 FINANCIAL TRANSACTIONS PROCESSING, RESERVE & CLEARINGHOUSE ACTIVITIES (55%); SIC7375 INFORMATION RETRIEVAL SERVICES (55%); SIC6099 FUNCTIONS RELATED TO DEPOSITORY BANKING, NEC (55%); NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (55%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (55%)

Geographic: NEW YORK, USA (91%); WISCONSIN, USA (79%); UNITED STATES (91%)

Load-Date: November 26, 2013

Cleartouch Bank Platform from Fisery Selected by Multiple Financial Institutions for ...

Products in the News

November 25, 2013 Monday 1:30 PM EST

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Length: 959 words

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Nov 25, 2013 (Products in the News: Delivered by Newstex)

- Cleartouch provides online, real-time solution for account processing
- Easy-to-use, powerful banking platform enables delivery of a wide selection of integrated products and services
- Designed to integrate with Fiserv solutions including online banking, document management, source capture, bill payment, relationship management and item processing capabilities

Brookfield, Wis. - Fiserv, Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, today announced that nine financial institutions have selected the Cleartouch® bank platform from Fiserv for account processing, citing real-time transaction capabilities, a high-quality conversion experience and integration with other Fiserv banking solutions as key to their selection.

Cleartouch is an integrated, end-to-end solution that delivers real-time capabilities to financial institutions across the country. In addition to new agreements, more than 50 current Cleartouch clients have renewed their relationship with Fiserv this year.

"Our selection of Cleartouch enabled a move from several disparate systems to a more integrated, seamless solution," said Evan Gottschalk, vice president, Operations, First Federal Savings Bank of Rochester, Rochester, Ind. "Our ability to interact and provide information from our staff to the customer has significantly improved in terms of both speed and accessibility. The strong partnership we've experienced with Fiserv is a valuable additional benefit."

First Federal Savings Bank of Rochester, with \$370 million in assets, selected Cleartouch to integrate with its existing Fiserv solutions, including the AccelTM payments network, Fiserv® Clearing Network and solutions for eStatements and Item Processing. Additionally, the bank added the following to its Fiserv solution set: Retail OnlineTM for online banking, MobilitiTM for mobile banking, Popmoney® for person to person payments, CheckFree® RXP® for bill payment, AML Manager and Fraud Risk ManagerTM for risk mitigation, Branch Source CaptureTM and Teller Source CaptureTM for image capture, Nautilus® for enterprise content management, PrologueTM for financial management, Construction Loan Manager, iVue® for business intelligence and Teller and New Accounts for Cleartouch for front-line transaction processing, plus solutions for ATM and Debit Processing.

Cullman Savings Bank, another financial institution now operating on Cleartouch, has \$216 million in assets and is headquartered in Cullman, Ala. The broad selection of innovative, integrated solutions offered by Fiserv and the real-time capabilities of Cleartouch were key differentiators for the bank.

"Our selection of Cleartouch was based on a desire to provide our customers with the most current products and technology available within the industry in a timely and cost effective manner," said John Riley, president and Chief Executive Officer, Cullman Savings Bank. "Fiserv has provided superior client service and the team continues to exceed expectations."

Cullman Savings Bank selected a wide array of Fiserv solutions in addition to Cleartouch, including Mobiliti for mobile banking, Popmoney for person-to-person payments, the Accel payments network, Branch Source Capture and Merchant Source CaptureTM for check capture, Business OnlineTM and Retail Online for online banking, CheckFree RXP for bill pay, Item Processing, Debit Processing, Director® for electronic content management, eStatements, Fiserv Clearing Network for image exchange, iVue for business intelligence, and Teller for Cleartouch for front-line transaction processing.

In addition to First Federal Savings Bank of Rochester and Cullman Savings Bank, other recent financial institutions to select Cleartouch in 2013 include, Bankwell Financial Group, Inc., formerly known as The Bank of New Canaan Financial Group, Inc. (New Canaan, Conn.); Metuchen Savings Bank (Metuchen, N.J.); Schuyler Savings Bank (Kearny, N.J.); Sterling Federal Bank, (Sterling, Ill.); and Wilmington Savings Bank (Wilmington, Ohio). The banks chose additional Fiserv solutions for online banking, mobile banking, payments, document management, source capture, bill payment, relationship management and item processing capabilities.

"Technology is a vital component to competing in today's marketplace, and Fiserv delivers exceptional value to these banks, helping them win market share, generate growth and provide superior customer experiences," said Teri Carstensen, division president, Bank Solutions, Fiserv. "The Cleartouch account processing platform's continued momentum is a testament to the strong relationships we continue to build and the results our clients achieve with Fiserv. The bank platform's real-time capabilities and system integration provide powerful business analytics to help our clients meet their strategic goals."

Fiserv is the U.S. market leader in account processing services with more than one-third of U.S. financial institutions relying on Fiserv for account processing solutions and expertise. Additionally, as the largest independent U.S. check processor, Fiserv handles 1 out of every 5 checks written. Fiserv was recently recognized as the top online and mobile bill payment processor by the Aite Group.

About Fisery

Fisery, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry, driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more information, visit www.fiserv.com[1].

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Classification

Language: English

Publication-Type: Web Blog

Journal Code: TNTW-1760

Subject: BANKING & FINANCE (92%); SAVINGS & LOANS (90%); INTERNET BANKING (89%); AUTOMATED TELLER MACHINES (89%); ELECTRONIC BANKING (89%); RISK MANAGEMENT (89%); ELECTRONIC BILLING (78%); EXECUTIVES (76%); DOCUMENT MANAGEMENT (71%);

INFORMATION MANAGEMENT (71%); CUSTOMER SERVICE (67%)

Company: FISERV INC (92%)

Organization: AML; ATM; Fiserv Inc.; Nautilus

Ticker: FISV (NASDAQ) (92%); (NASDAQ) FISV

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (92%); NAICS518210 DATA

PROCESSING, HOSTING & RELATED SERVICES (92%)

Person: Teri Carstensen; Evan Gottschalk; John Riley

Geographic: WISCONSIN, USA (72%); ALABAMA, USA (53%); UNITED STATES (72%)

Alabama Brookfield Connecticut Cullman Indianapolis Kearny Metuchen New Canaan New Jersey Ohio

Load-Date: November 26, 2013

ABA endorses Popmoney and SpotPay from Fiserv

Daily The Pak Banker November 21, 2013 Thursday

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Length: 177 words

Dateline: WASHINGTON

Body

The American Bankers Association, through its Corporation for American Banking subsidiary, today endorsed the Popmoney® person-to-person payments and SpotPayTM mobile payments solutions from Fiserv.

Person-to-person and mobile payments are growing in popularity, and ABA members are increasingly looking to offer these capabilities to their retail and small business customers, said John Wolff, executive vice president, ABA.

The Popmoney person-to-person payment service from Fiserv allows consumers to conveniently send, request and receive money while offering financial institutions the opportunity to generate transaction-based revenue. It is currently offered at 2,000 financial institutions, or anyone can sign-up at Popmoney.com. With Popmoney, consumers can send money to and request and receive money from friends, family and others they know or owe using their existing bank account. Popmoney Instant Payments, a feature that enables funds to be credited to the recipient's account within seconds, is also available to eligible financial institutions.

Classification

Language: ENGLISH

Publication-Type: Newspaper

Subject: BANKING & FINANCE (91%); BANKING & FINANCE ASSOCIATIONS (90%); MOBILE PAYMENTS (90%); BUSINESS & PROFESSIONAL ASSOCIATIONS (88%); SMALL BUSINESS (70%);

Business

Company: AMERICAN BANKERS ASSOCIATION (94%); FISERV INC (90%)

Ticker: FISV (NASDAQ) (90%)

Industry: NAICS813910 BUSINESS ASSOCIATIONS (94%); SIC8611 BUSINESS ASSOCIATIONS (94%);

NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (90%); NAICS518210 DATA

PROCESSING, HOSTING & RELATED SERVICES (90%)

Load-Date: November 21, 2013

Pop(money) goes the awards for Fiserv's P2P solution; Popmoney, the peer-to-peer payments service from the financial services technology solutions ...

Mobile Payments Today November 20, 2013 Wednesday 6:20 PM GMT+1

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Length: 311 words

Body

Popmoney, the peer-to-peer payments service from the financial services technology solutions provider <u>Fiserv</u>, recently took top honors in the Mobile Money Global Awards and the Mobile Excellence Awards.

Both programs recognized the solution's potential to transform personal payment habits as consumers move away from paper-based cash and check payments toward electronic payments via email or text, Fiserv said. Popmoney is delivered through a network of 2,000 U.S. banks and credit unions as well as Popmoney.com.

At the Mobile Money Global Awards presented during the Mobile Money & Digital Payments Summit in Dubai, Popmoney won the Innovation in Mobile Value-Added Services award, which recognizes the company that has been most innovative in developing new services and finding new ways to deliver them via the mobile channel.

And the solution also received the Best Mobile Payment award at the cross-industry Mobile Excellence Awards in Marina del Rey, Calif. These awards recognize industry excellence in all segments of the mobile ecosystem, from mobile business to mobile entertainment, the company said. The Best Mobile Payment award honors a company that has developed an outstanding mobile payment solution.

"With so many third-party providers entering the person-to-person payments market, it's important for financial institutions to offer and promote their own personal payment options," Marc West, senior vice president, electronic payments, Fiserv, said in a news release. "Our research continues to show that the majority of consumers prefer to make these types of payments using their bank account. Popmoney positions our financial institution clients to stay competitive in this new environment, enabling their customers to use their computer or a mobile device to pay each other using their existing bank accounts."

Learn more about money transfer/P2P.

Classification

Language: ENGLISH

Publication-Type: Newsletter

Subject: BANKING & FINANCE (91%); ELECTRONIC BILLING (90%); AWARDS & PRIZES (90%); ELECTRONIC FUNDS TRANSFER (90%); MOBILE PAYMENTS (90%); ELECTRONIC BANKING (89%); FRIENDLY & PROVIDENT SOCIETIES (78%); PRODUCT DEVELOPMENT (78%); PERSONAL FINANCE (78%); MOBILE MEDIA (78%); TEXT MESSAGING (73%); Money Transfer / P2P; Mobile Apps

Company: FISERV INC (90%)

Ticker: FISV (NASDAQ) (90%)

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (90%); NAICS518210 DATA

PROCESSING, HOSTING & RELATED SERVICES (90%)

Geographic: DUBAI, UNITED ARAB EMIRATES (75%); UNITED ARAB EMIRATES (75%)

 $Pop(money) \ goes \ the \ awards \ for \ Fiserv's \ P2P \ solution; \ Popmoney, \ the \ peer-to-peer \ payments \ service \ fro \ Page \ 2 \ of \ 2 cial \ services \ technology \ solutions \ ...$

Load-Date: December 1, 2013

Payments Apps Proliferate in School Cafeterias, Classrooms

Payments Source August 20, 2013 Tuesday

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Section: EMERGING PAYMENTS; Vol. 1; No. 1

Length: 521 words **Byline:** John Adams

Body

Schools are increasingly relying on digital payments for the cafeteria and activities - a trend that is proving \hat{A} to be fertile ground for payments technology as frantic parents seek ways to keep their kids properly fed and supplied for their education. \hat{A}

"You may get to work and realize your kid is going to eat lunch in an hour and doesn't have the funds in his school account to pay at the cafeteria. With our app you can fund the accounts directly," says Terry Roberts, executive director of Heartland School Solutions, a division of Heartland Payment Systems. Â

Heartland School Solutions recently launched mySchool Bucks, a mobile app that provides parents access to their children's school-related payments and allows budget-constrained school districts to manage costs. The use case-parents remotely paying school fees for their children-is relatively new to mobile payments but is drawing attention. The Heartland app had 20,000 downloads in its first month, and has attracted school districts in Florida, California, and other states.

Other payment companies are targeting school payments. PushCoin, a mobile prepaid provider that lets parents allocate money into school accounts for their children, recently deployed a lunch mobile payment app at Wheaton Academy, a private school in the Chicago area.

"We considered it a priority that kids can move through lunch lines similarly the way cars move through electronic toll-collection points on highways," says Slawomir Liszianski, one of the founders of PushCoin.

Virtual Piggy, a youth-focused online payments company, also has school payments on its radar.

"We have had some discussions with potential partners and think it would be an elegant collaboration with tremendous opportunity," says Jo Webber, founder and CEO of Virtual Piggy, who also praised the Heartland offering.

School lunch payments have a lot of longstanding friction, she says. "Heartland has developed a nice solution to this problem [by] allowing the parents to prepay for their children's school lunches. As we continue to move away from a cash-based society, this kind of technology will become more prevalent," she says.

Fiserv's Popmoney does not work directly with schools, but the person-to-person payment service can be used in a manner similar to Heartland, says Tom Roberts, senior vice president of marketing for electronic payments at Fiserv.

"Someone such as a teacher could use Popmoney to request money from parents and track the status of the requests. Parents would receive a record of payment through the service," he says. "We also commonly see Popmoney used by parents to send money to their child's bank account."

Mobile payments technology is a good fit for households where both parents are employed and neither has time to manage a checkbook, says Andy Schmidt, a research director at CEB TowerGroup.

"People are incredibly busy " and realizing that you forget to pay for a field trip for your kid when you're about to get on a plane is a terrible feeling," Schmidt says. "By having a solution like [Heartland's], you can set up a payment and forget about it, like a bill."

http://www.paymentssource.com

Classification

Language: ENGLISH

Publication-Type: Magazine

Journal Code: PAYMENTSSOURCE NEWS

Subject: CHILDREN (90%); EDUCATION SYSTEMS & INSTITUTIONS (90%); MOBILE PAYMENTS (90%); EXECUTIVES (89%); ELECTRONIC BILLING (89%); ELECTRONIC FUNDS TRANSFER (89%); ELECTRONIC BANKING (86%); STUDENT EXPENSES (79%); PRIVATE SCHOOLS (79%); SCHOOL DISTRICTS (79%); MOBILE APPLICATIONS (76%); BUDGETS (74%); PREPAID WIRELESS (74%); TOLL ROADS & TURNPIKES (73%); ALLIANCES & PARTNERSHIPS (68%)

Company: HEARTLAND PAYMENT SYSTEMS INC (57%); VIRTUAL PIGGY INC (56%); FISERV INC (52%)

Ticker: HPY (NYSE) (57%); FISV (NASDAQ) (52%)

Industry: NAICS541214 PAYROLL SERVICES (57%); NAICS522320 FINANCIAL TRANSACTIONS PROCESSING, RESERVE & CLEARINGHOUSE ACTIVITIES (57%); SIC8721 ACCOUNTING, AUDITING, & BOOKKEEPING SERVICES (57%); SIC6153 SHORT-TERM BUSINESS CREDIT INSTITUTIONS EX. AGRICULTURAL (57%); SIC7372 PREPACKAGED SOFTWARE (56%); NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (52%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (52%)

Geographic: CALIFORNIA, USA (79%); FLORIDA, USA (75%); UNITED STATES (79%)

Load-Date: August 20, 2013

Investors Bank Selects Fisery to Provide Integrated, Enterprise-Wide Technology Solution

Products in the News

August 2, 2013 Friday 12:34 PM EST

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Length: 856 words

Body

Aug 02, 2013 (Products in the News: Delivered by Newstex)

- One of the largest banks in New Jersey expands relationship with Fiserv for a full suite of banking solutions, including account processing and payments
- Bank cites cross-channel integration, strength of commercial capabilities and open architecture as determining factors in its selection of Fisery
- Solution to enable delivery of innovative products, including expansion of commercial banking, lending and deposit services

Brookfield, Wis. - Fiserv, Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, today announced that Investors Bank, headquartered in Short Hills, N.J. with \$12.8 billion in assets, has chosen Fiserv for an enterprise-wide banking solution. Centered on the Signature® bank platform, the total Fiserv solution set will include account processing, card services, debit and item processing, risk and fraud management, enterprise business insights and customer relationship management.

"With Fisery, our bank will be equipped with a flexible, open platform supported by superior ancillary solutions that can meet our unique business requirements for today and into the future," said Daniel Harris, senior vice president of Operations and Information Technology, Investors Bank. "The out of the box capabilities, as well as the ability to customize for our particular requirements, will help us to respond to customer needs and create a superior banking experience. In particular, we look forward to the expanded functionality available to benefit our commercial customers with advanced products and services."

Operating in a highly competitive geographical market, Investors Bank plans to use the total Fiserv solution to deliver innovative products to its customers quickly and efficiently. This includes expanding its commercial banking services with a system that supports complex transactions, as well as adding a wide range of lending and deposit services for commercial and retail customers. Integration across channels, solutions for improved insight into accounts and customer relationships, and enterprise-wide workflow enhancements will help to expand the bank's relationships with its current and future customers.

"Fiserv looks forward to working closely with Investors Bank to help accelerate its growth, expand customer relationships and deliver superior financial services," said Teri Carstensen, president, Bank Solutions, Fiserv. "We have a history of success in partnering with large, sophisticated organizations like Investors Bank, and that experience and orientation aligns perfectly with the bank's plans to provide the most efficient and integrated technology available. Fiserv is ready to help them deliver on those strategic initiatives."

"The Fiserv commitment to partnering with its clients to deliver the best solution set for their business will be a key component in our success," said Harris.

Selected Fiserv solutions include the AccelTM payments network and other card services solutions, Pep+® for ACH processing, UChoose Rewards® loyalty solution, EnActTM for sales and contact management, AperioTM for business process management, FrontierTM Reconciliation, AML Manager, Fraud Risk ManagerTM, Nautilus® for enterprise content management and ConvergeIT® voice response system, as well as solutions for statement and card production and item processing

Fiserv is the U.S. market leader in account processing services with more than one-third of U.S. financial institutions relying on Fiserv for account processing solutions and expertise. Additionally, as the largest

independent U.S. check processor, Fiserv handles 1 out of every 5 checks written. Javelin Strategy Research named Fiserv "Best in Class" for mobile banking for the second consecutive year and Popmoney person-to-person payments are currently offered at more than 1,900 banks and credit unions.

About Investors Bank

Investors Bank is a full-service community bank that has been serving customers since 1926. With \$12.84 billion in assets and a network of 100 retail branches in New Jersey, New York City and Long Island. Investors delivers personalized services and products tailored to the needs of its customers. Investors' consumer banking services include complete deposit products, online banking, home equity loans and lines of credit and a full array of mortgage loans.

Serving the business community, Investors provides deposit accounts, cash management services, business loans and lines of credit, and commercial real estate financing solutions to small and middle market companies, professional services firms, municipalities and other businesses. Investors is a member of the FDIC and an Equal Housing Lender.

About Fisery

Fisery, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry, driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more information, visit www.fiserv.com[1].

FISV-G

Fisery, Inc. 255 Fisery Dr. Brookfield, WI 53045 [1]: http://www.fisery.com

Classification

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Publication-Type: Web Blog

Journal Code: TNTW-1760

Subject: BANKING & FINANCE (91%); CUSTOMER RELATIONSHIP MANAGEMENT (89%); CUSTOMER SERVICE (88%); NEW PRODUCTS (78%); COMMERCIAL BANKING (78%); PRODUCT INNOVATION (78%); BANK DEPOSIT INSURANCE (73%); EXECUTIVES (73%); SCHOOL DISTRICTS (59%)

Company: FISERV INC (92%); INVESTORS BANK (92%)

Organization: AML; Federal Deposit Insurance Corporation; Fisery; Frontier School District; Popmoney

Ticker: FISV (NASDAO) (92%); (NASDAO) FISV

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (92%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (92%)

Person: Teri Carstensen; Daniel Harris

Geographic: NEW JERSEY, USA (88%); WISCONSIN, USA (57%); UNITED STATES (88%)

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Load-Date: August 2, 2013

MoneyGram Takes a Multifaceted Approach to Its Growth Strategy

Payments Source May 23, 2013 Thursday

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Section: PROCESSING; Vol. 1; No. 1

Length: 675 words **Byline:** Austin Kilgore

Body

As MoneyGram International sits solidly as the world's second-largest money transfer business, its growth strategy is focused on diversifying its product suite and capturing market share that remains untapped by MoneyGram and rival Western Union.

"I think we can be as big as them some day," says MoneyGram CFO W. Alexander Holmes. "Can we overtake them? I think so, but that's also based on how they perform."

The annual global remittance volume increased 3% in 2012, reaching an estimated \$529 billion, and is projected to rise another 6% to \$559 billion in 2013, according to a recent World Bank report. But Dallas-based MoneyGram lays claim to only 5% of that market, while Denver-based Western Union holds about 15% market share.

"We can all do really well simply by focusing on our individual businesses," Holmes says.

With 88% of MoneyGram's total revenue coming from its retail remittance services, the company is working to diversify its product suite through strategic alliances with PayPal and Fiserv's Popmoney that give consumers more options to obtain cash from electronic transfers without using a bank account.

"We're trying to appeal to other groups of individuals and expand our network, both physically and virtually," Holmes says.

The 80% share of the remittance market that MoneyGram has set its sights on can be grouped evenly between two categories, informal and formal, Holmes says. The informal market is a combination of unlicensed and unregulated operators of money transfer services, as well as less structured transactions, like consumers who physically move cash across borders themselves or through family or acquaintances. The formal market includes smaller regional money transfer companies and alternative services, like bank transfers.

Heightened regulatory requirements are helping weed out many of the informal players and promote greater transparency into the fees that money transfer service providers charge and the foreign exchange rates that affect transaction settlement.

"It'll bring a level of fairness to how people understand how much money is getting sent in a transaction," Holmes says, adding later, "Hopefully over time, regulation will help force that informal part of the share out of the market."

However, Holmes says some new regulations on money transfer services don't reflect current market conditions, where consumers tend to be price conscious and shop around for competing services.

"There's an assumption that consumers aren't educated about our industry and that's not the case," he says.

MoneyGram's agent network has doubled since 2008 and its services are offered by approximately 321,000 agents in 300,000 locations across 198 countries. In March, MoneyGram restructured its debt with \$975 million in refinance credit that significantly lowered its interest expenses.

On May 22, the company moved its stock listing from the New York Stock Exchange to the Nasdaq Global Select Market and executives marked the occasion by ringing the exchange's opening bell at a ceremony in New York's Times Square.

But the significance of MoneyGram's market presence is perhaps best reinforced by recent action Western Union has taken - price reductions across 25% of its business that reflect a weakening of the premium rate that the Western Union brand can command.

"So in some corridors, we did lose the competitive advantage. Our price was too high and we have to adjust our prices in some corridors," Western Union CEO Hikmet Ersek says in a transcript of his remarks at a technology, media and telecom investor conference on May 8.

Western Union and MoneyGram compete head-to-head on large partnership contracts like post offices, banks and retail stores. But it will take more than competing on price for MoneyGram to succeed. MoneyGram has developed online money transfer services on its own website and through partnerships with online payments providers like Ukash. It's also expanding its reach through bank partnerships that leverage its cross-border remittance service through mobile devices and ATMs.

http://www.paymentssource.com

Classification

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Company: WESTERN UNION CO (91%); MONEYGRAM INTERNATIONAL INC (90%); PAYPAL INC (55%); FISERV INC (55%); NEW YORK STOCK EXCHANGE LLC (50%)

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What Google and Square's New P2P Payment Systems Take from Banks

Payments Source May 22, 2013 Wednesday

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Section: EMERGING PAYMENTS; Vol. 1; No. 1

Length: 717 words **Byline:** David Heun

Body

Google and Square have entered the notoriously challenging person-to-person payment field, sidestepping one of the major hurdles other companies have faced: signing up new users.

Banks have had more success with P2P than newcomers because they have an existing customer base for which P2P is just an added feature. Google and Square are copying this strategy in their latest initiatives, tapping the consumers and merchants who are already enrolled with Google Wallet and Square.

This week, Google began letting its more than 425 million Gmail users send funds as an email attachment if they also use Google Wallet, which in 2011 absorbed the substantial user base of the Google Checkout online payment system.

Square, which handles over \$15 billion in payments on an annualized basis (excluding payments it handles for Starbucks), previewed a system called Square Cash that allows anyone enrolled with Square to send funds by copying Square on an email to the recipient.

Google may have a decent start with its P2P service, mainly because of its integration into the Google Chrome browser, says Jeff Crawford, senior consultant with First Annapolis Consulting LLC.

Square, which doesn't have a service comparable to Gmail to lean on, may have a little more difficulty if it moves to establish Square Cash beyond its current invitation-only setup, Crawford says.

Generally, companies outside of the main payments industry networks have had a hard time establishing a P2P stand-alone service because their offering lacked convenience or had fees that turned off consumers, Crawford says.

But the biggest challenge is ubiquity, Crawford says.

"The consumer wants some reasonable assurance that if they send money off through their phone or an e-mail, that they can do it without having to know too much about the person they are sending to, as in what [compatible] bank or service they are using," Crawford says.

Banks view P2P services as a logical extension of their mobile banking offerings and a way to "dip their toes into mobile payments without establishing a full-blown wallet system," Crawford says.

Payments processors, on the other hand, can provide robust P2P services to take advantage of their network assets, Crawford says. Fiserv and FIS are examples of companies bringing strong P2P programs into the mix, he says.

Fiserv recently added an Instant Payments feature to its Popmoney P2P service, and FIS introduced faster payments with People Pay. Fiserv says more than 1,900 banks and credit unions offer Popmoney, while FIS continues to monitor People Pay, which it launched just three months ago.

These vendors are already looking past the initial issue of enrollment to tackle the next major hurdle: speed.

FIS research indicated consumers want P2P offered through its bank, and they wanted the payments to be immediate without long delays, says Chris Burfield, product marketing director at FIS.

"The real-time nature of People Pay makes these transactions as definitive as handing someone a \$20 bill," Burfield says.Â

FIS research also indicates consumers who have recently completed a P2P transaction via check, cash, or electronic means overwhelmingly did not have a problem with that transaction, Burfield says.

"So, the low adoption rates by services that introduce problems, such as payment latency, are not surprising," Burfield adds.Â

Speed was a major factor in Fiserv's development of Popmoney Instant Payments, says Tom Roberts, Fiserv's senior vice president of marketing for electronic payments.

"It will make these types of payments more useful in a broader array of situations in which an immediate exchange of money is required or desired," he adds.

The Google and Square announcements are likely to spark banks to more quickly roll out and more heavily promote P2P payments to customers, Roberts says.

"For P2P payments to succeed there has to be a collective change in consumer behavior, and making consumers aware of the fact that there are alternatives to cash and checks is one of the catalysts for that change," Roberts says. Ultimately, it comes down to consumer choice, he adds. Some consumers will want to use P2P from their bank, while others may want it from another party. "They will go with what is easy and most convenient for them, so it's up to us to deliver that," he adds. http://www.paymentssource.com

Classification

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Company: GOOGLE INC (90%); FISERV INC (51%)

Ticker: GOOG (NASDAQ) (90%); FISV (NASDAQ) (51%)

Industry: NAICS519130 INTERNET PUBLISHING & BROADCASTING & WEB SEARCH PORTALS (90%); NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (51%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (51%)

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Mobile pay opens door

The Atlanta Journal-Constitution April 13, 2014 Sunday, Main Edition

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The Atlanta Journal-Constitution

Section: NEWS; Pg. 1A

Length: 2379 words **Byline:** Sean Sposito

Staff

Highlight: Smartphones offer new vistas for consumers; Atlanta may benefit.

Here's the thing about Taka Torimoto: he's more likely to remember his smartphone than his billfold. And that spells opportunity for a whole raft of new players in the lucrative payments industry.

A 41-year-old technical consultant with an engineering degree from Georgia Tech, Torimoto has paid for fast food with the tap of his phone and sent money just as you would attachments in emails. His father digitally sends the grandkids cash for Christmas. No more checks.

Torimoto's voice rises with excitement as he talks about the new possibilities. "Payments is one area that is going in so many different directions."

For the first time since the advent of credit cards, there are new ways to pay that don't involve cash, check or plastic. Most are built on top of the existing payments system, but --- courtesy of that handheld computer in our pockets and purses --- offer new vistas for both consumers and tech entrepreneurs.

"It's clear that the mobile phone is the device that people are going to be using in the future to pay," says David S. Evans, chairman of the Global Economics Group. "It's not going to be a plastic card."

And whether you're looking for legacy players or innovators, Atlanta is right in the thick of the action. It's been a payments hub for half a century, and is well poised to maintain that status.

Inflection point

By 2017, Forrester Research estimates, Americans will spend roughly \$90 billion using a smartphone or other handheld device, a more than sevenfold increase from the amount spent in 2012. The firm's figures include mobile remote commerce, mobile peer-to-peer payments and remittances, and mobile proximity payments.

Even if its estimate is too optimistic --- as projections in this arena have tended to be --- the pace at which startups are emerging is already head-spinning: Stripe, PayNearMe and WePay, among more than a thousand others, are fueled by billions of dollars in venture capital.

For consumers, mobile payments mean greater convenience and better security. For merchants and banks, they present new opportunities to track you and target sales pitches and rewards to you. And they give tech entrepreneurs a low-cost entry point into the multibillion-dollar payments pipeline.

So why aren't we already living in a post-plastic world?

In part, because everyone involved in the chain --- merchants, card issuers, traditional processors, tech innovators and consumers --- is looking to maximize how much money they keep at the end of the day. Sometimes the interests of two or more players align, but often they don't.

Sorting it out --- via market forces and regulation --- is likely to make for a period that's exciting, bewildering, messy and frustrating. And right now, we're at an inflection point, where what emerged as a handful of novelties is becoming a new way of doing business.

Race to the top

That's evident in the changes the incumbents are making. Banks, payment networks such as Visa, Mastercard, Discover and Amex, and the tech companies that serve them, such as FIS and Fisery, are scrambling to keep up.

"In 2014, you'll see larger payments entities scramble to accelerate the pace of their innovation to catch up to these smaller and more nimble competitors," predicted PayPal president David Marcus, in a blog post.

"Meanwhile, smaller players will scramble to achieve the scale and experience needed to compete in a global business," he wrote. "As a result, billions of dollars will be at play in the payment industry, and 2014 will be a year of game-changing disruption."

Last year, PayPal launched 58 new products, partly because of new threats, according to a recent New York Times report.

And earlier this year the e-commerce arm of eBay announced PayPal Beacon, a Bluetooth device that reads payment information from a smartphone. With that device, someone such as a restaurant server would no longer have to take your card away from the table to complete a transaction.

That's in addition to a partnership with Discover, which lets folks use PayPal in the checkout line at some of the nation's largest merchants. PayPal has also recently acquired progressive payment processor Braintree, which has regulatory approval to move money nationwide.

It's marketing its services to mobile-based innovators such as Uber, Airbnb and TaskRabbit, which facilitate transactions between individual sellers and buyers of, respectively, rides, lodging and doers of household errands and other tasks.

And we haven't even talked yet about Bitcoin and other cryptocurrencies, which operate in a parallel payments universe, completely outside the existing system.

To be sure, some of the innovations won't stick.

"Innovation and disruption is an inherently inefficient and lofty process," said Matt Harris, managing director at Bain Capital Ventures. He harkens back to the first wave of dot-coms, with its rash of failures.

"We are at that now, at least in consumer financial services," he said.

But some of the experiments will succeed, and at least a few will change the landscape for all of us.

At our core

The practice of paying others is at the psychological core of who we are. It lets us buy, sell and, most importantly, earn through our labor. It allows us to say thank you in a tangible way.

Effectively, anything can be a form of payment as long as it is widely distributed, safe, accepted by both buyer and seller, and regulated by a system of rules. Over time, forms of payment have included cattle, wampum, notes issued by individual banks (which were IOUs for gold and silver held in their vaults) and currency backed by the "full faith and credit" of the United States.

The current system, in which we carry plastic cards that identify us and vouchsafe our ability to pay the debts we incur to the people who accept them as payment, evolved in the 1950s and '60s.

To understand who all is in the chain, first you have to get hold of the process. Here's how it works:

You swipe your card, say, at your favorite deli counter. Several different things happen almost simultaneously.

First, a card reader, the black box in front of the cashier, scans the magnetic stripe on the back of your card. That information is transmitted through an acquiring processor such as First Data or Total System Services Inc. (TSYS), which sends your personal details to the payment network whose logo is on the card --- say, Visa or MasterCard.

That company forwards the information to the issuer, such as your bank, which makes sure you have enough money. If you do, the issuer sends an authorization code back down the food chain to the merchant in milliseconds.

The money doesn't move quite as fast; it's transmitted to the merchant in a settlement process that happens overnight.

For performing its role in the dance, each intermediary receives a small cut.

Last year, those tiny bits added up to an estimated \$301 billion in transaction-specific revenues worldwide, according to a report from the Boston Consulting Group.

As a part of that, merchants pay anywhere from 2 percent to 3 percent of the sales price to accept a credit card, and 21 cents plus 0.05 percent of the transaction value to accept debit cards, a rate that's gone down because of action by Congress.

Innovators want to step inside that system. In return for adding something of value, such as a more seamless experience, they want to receive something of value, either an added fee or information about your buying habits that they can parlay into money.

Take Atlanta-based Sionic Mobile, which asks merchants to pay a 1 percent transaction fee when customers pay with ION Rewards. Today, shoppers can earn and spend those loyalty rewards at roughly 25,000 stores nationwide. The rewards program gives them an incentive to do more of their shopping at those stores.

Some merchants (think: Starbucks) have jumped directly into the fray, developing apps that generate codes you can scan at the point of sale to complete a purchase.

Hacking forward

Torimoto is in that mix, an avatar of what's to come. He's a former employee of Alpharetta-based CorFire, which helped Google create its first iteration of Wallet and Dunkin' Donuts build payments into its mobile app.

As for his own usage of Wallet, arguably the furthest mobile payments have crept in the real world, he's barely touched it --- except of course for that one time in a McDonald's a year or so ago just to see if it worked.

Most merchants don't yet have the technology to let him tap his phone rather than swipe a card; others, even some of the big-boxes, are reportedly turning the capability off.

And the points you get on your credit card don't necessarily get passed through in the same way. Yet.

This year, in Torimoto's view, won't be one of breakthroughs. But he does expect spurts of innovation cropping up across the payments horizon.

"Everything, I feel like everything, right now, is almost like a hack job," he said.

But each successful hack accelerates the pace of change. It's just a matter of time.

What's what and who's who

MOBILE PAYMENT: A transaction in which the transfer of funds is initiated using a mobile phone, but not by voice.

POINT-OF-SALE PURCHASE: A purchase you make at the counter.

MOBILE PROXIMITY PAYMENT: Mobile-generated payments that are made at or within the physical proximity of a store's point-of-sale terminal.

MOBILE PEER-TO-PEER PAYMENT: Sending money to another individual using a smartphone app; providers include Dwolla, PayPal and Venmo.

MOBILE BILL PAYMENT: A bill payment (for utilities or credit cards, for example) authenticated through a mobile handset.

SQUARE: A startup that offers a free credit card reader that works with smartphones and tablets.

STRIPE: A company that provides online businesses with the means of accepting payments.

VENMO: A service provided by Braintree, which is owned by PayPal, that allows folks to send cash to Facebook friends and others using a smartphone app and Web portal.

POPMONEY: A person-to person-payments service provided by bank tech vendor Fiserv. Bank of America, Wells Fargo and Chase customers, among many others, have access.

WEPAY: A company that maintains digital tools for crowdfunding sites and small businesses, allowing them to receive payments.

PAYNEARME: An electronic transaction network that lets folks pay their rent, utility bils and loans, as well as transfer money, buy tickets, make online purchases; it's available through stores such as 7-Eleven, Family Dollar and ACE.

PAYPAL: The e-commerce arm of eBay, which allows people to make online payments and transfer cash to friends using email, phone, text message or Skype.

GOOGLE WALLET: A service that allows people to send money by email and tap and pay with certain smartphones.

BRAINTREE: A payment processor, owned by PayPal, that maintains software development tools companies can use to integrate payment capabilities into their apps and online spaces.

CRYPTOCURRENCIES: A digital medium of exchange that's difficult to counterfeit because it employs cryptography, a branch of mathematics, for security; Bitcoin is the best known one.

Sources: Forrester Research, Google, DataMonitor, Federal Reserve Bank of Atlanta, Crunchbase.

The local angle

From the inception of the credit card era, metro Atlanta has been one of the nation's leading transaction hubs.

At the start, National Data Corp., founded in 1967, was responsible for routing a majority of the country's payments. The Atlanta company had call centers around the country that shop employees would call to verify credit card purchases.

The sales clerk would read the numbers embossed on the card to someone at the call center, who would enter the information into a computer connected to the buyer's issuing bank. If the bank said there was enough money, the call center employee would give the sales clerk an authorization code that promised payment.

But everyone wanted to make things faster --- the game in payments is speed and ease. By the late 1970s, cards had magnetic stripes that encoded the cardholder's credentials, and the verification process was automated, though it still moved through phone lines.

Today, the significant payment processors with headquarters or offices in the state include Global Payments (an offshoot of National Data Corp.), WorldPay, First Data, Elavon and TSYS, among others.

Looking ahead, with the hot action in financial technology all around mobile computing, metro Atlanta is still very much in the mix.

Among the companies based in and near metro Atlanta are Sionic Mobile (a mobile commerce company that maintains a loyalty rewards platform for merchants), Cardlytics (an advertising platform company that sits behind debit cards, including Bank of America's BankAmeriDeals card) and ControlScan (a payments security company).

Square (which has applications for both acceptance and consumer payments) keeps offices at Atlantic Station.

Bitcoin is big here, too. BitPay, which handles the digital currency for merchants, is based in Atlanta.

It's joined by Coinfirma, a company that provides bitcoin-cloud mining services to folks; CoinX, an Atlanta exchange that's in private beta while it acquires money transmitter licenses across the country; PlayCoin, a bitcoin payment gateway company; Atlanta Bitcoin, which operates a bitcoin ATM; and CampBX, which maintains a bitcoin trading platform.

SEAN SPOSITO On Tuesday at Noon, reporter Sean Sposito will lead an online panel discussion with two experts in the field of digital payments and currency.

About this series

We live in a consumer society, conducting dozens of transactions each week, if not each day. Five years from now, thanks to smartphones, the way those transactions happen may be radically different.

AJC reporter Sean Sposito decodes the dizzying array of emerging technologies and the hidden workings of the banking system to show you what that future may look like. Buckle up, it's going to be quite a ride.

Today

The future of money

Monday

But what about security?

Tuesday

The war for your wallet

Wednesday

Crypto-currencies, a parallel universe

The local angle

A Deeper dive, A10

We show you how payments work now and how technology is working to change them.

What's next in this series

* Today:

The future of money

* Monday: But what about security?

* Tuesday:

The war for your wallet

* Wednesday:

Crypto-currencies, a parallel universe

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Company: FORRESTER RESEARCH INC (54%)

Ticker: FORR (NASDAQ) (54%)

Industry: NAICS541910 MARKETING RESEARCH & PUBLIC OPINION POLLING (54%); SIC8732

COMMERCIAL ECONOMIC, SOCIOLOGICAL, & EDUCATIONAL RESEARCH (54%)

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Load-Date: April 13, 2014

Youthire.com in Glenwood Landing: A job board as young as it feels

Long Island Business (Long Island, NY) April 1, 2014 Tuesday

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Section: NEWS
Length: 640 words
Byline: Dan O'Regan

Body

COMPANY: Youthire.com

LOCATION: Glenwood Landing

FOUNDED: January 2014

FOUNDER: Thomas Cerna

EMPLOYEES: One full-time

PRODUCT: Online odd-job marketplace

LAUNCH INVESTMENT: \$10,000, used for website development and marketing

FUNDING SOURCES: Self-funded

MAJOR CHALLENGES: Getting the word out and attracting people to the site

PRODUCT STATUS: Now hiring

Before leaving for a summer vacation, Thomas Cerna found himself with nobody to water his plants while he was away. That got him thinking: Why not create a website where you could post odd jobs for area residents to check out?

The result was youthire.com, a local job board for people ages 16 to 26.

It's essentially two sites in one, according to Cerna: Users seeking work can register for free on the site as "youthires," while users offering odd jobs can register for free as job providers. Providers can post a job they need done to a job search list with details including a job description, a start time and a rate of pay; youthires can browse the available jobs by ZIP code and message the provider to offer their services.

"When I was in high school, I did a lot of odd jobs myself," Cerna said. "I was able to have my own spending money and I had a fine little business mowing lawns growing up in Westchester."

Cerna said youthires must be between the ages of 16 and 26, and registered laborers are placed into one of three categories: high school students, college students or "neither." They can also create profiles pages with information about themselves such as their hometown, school activities and any special skills they may have.

After a job is completed, providers are encouraged to review the youthire's services, and the review can be displayed on the youthire's profile page as a testimonial for future employers.

Pay rates are set by the job providers and pay is deposited directly into a youthire's bank account through Popmoney.com upon job completion. A 15 percent fee is charged by Youthire.com from every transaction on the site.

Jeanine Briefel, 62, of Sea Cliff first used the site to help get her garage cleaned out.

"It's very hard to find someone to help you out for what they call 'little jobs,' like fixing a hole in the wall and painting it," Briefel said. "Especially for elderly people, it's really a wonderful service for the community."

Jordan Gavitt, 17, of Glen Head said cleaning out Briefel's garage was hard work, but he was "well compensated."

"I think (Youthire.com] is a great idea," Gavitt said. "It's a great business and it gives jobs and money to kids who could really use it."

Cerna said the site currently has approximately 50 job providers and 25 registered youthires, and he's hoping the spring will bring in more spring cleaning-type jobs.

"Being that we just started out in January, (the site] doesn't really conform to the types of jobs that might be available during the winter," Cerna said. "It's been mostly shoveling jobs."

Listed jobs could really cover just about anything, he added, but mostly consist of low-skill around-the-house tasks like mowing lawns, power-washing decks, cleaning out garages or removing storm windows. Youthire.com is not the place to post skilled or dangerous work like carpentry or roof maintenance, Cerna noted.

Youthire.com has thus far focused on Sea Cliff, Brookville, Glen Cove and Glen Head. Cerna said he'd like to quickly expand and there's nothing stopping providers from posting jobs in other areas.

Cerna said the beauty of his site is that kids earn a lot more than a little extra spending money.

"I think it's important to instill in kids that there's value to the work ethic, there's value to taking appreciation in a job well done," he said. "That carries on for life."

http://www.libn.com/be-the-first-to-know/ Click here for more from this resource.

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Social Payments are About More than Splitting Bills

Payments Source March 31, 2014 Monday

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Section: OPINION; PAYMENTSSOURCE; Vol. 1; No. 1

Length: 780 words **Byline:** Tom Roberts

Body

Digital person-to-person payments, also known as social payments, have proliferated in the last few years, with the often-heard promise of providing an easier and faster way to split the dinner check.

However, real-world analysis of transactions made via Popmoney, the social payment service from Fiserv, has shown that splitting a restaurant check is unlikely to be the primary reason for using such a service. Social payments today look quite different than the industry initially expected, yet as they evolve they are likely to include more of the casual, small value payments that were touted as early examples.

Analysis of Popmoney use has shown that rather than low, two-figure payment amounts, transactions in the three-figure category are the norm. In fact, the average Popmoney payment amount is more than \$400.

We think of social payments as falling into two main categories-formal and casual. Formal payments, which typically reoccur on a regular basis and include things such as rent, bills or childcare, far outweigh casual payments for things such as shared meals or movie tickets. Today's top five payment categories are rent, shared bills, vacation/travel, gifts and household services.

Rent includes two primary types of transactions-rent being paid directly to a private landlord, as well as roommates reimbursing each other for shared rent. The most common shared bill reimbursed through Popmoney is a family cell phone bill. Other frequent uses include roommates clearing monthly expenses and couples sharing household costs. Casual payments account for only about 20 percent of transactions.

One thing in common across all transaction types is that they are typically accompanied by a personal note-an itemizing of a transaction will often be followed by personal endearments such as "Thanks, Honey" and "Love." It's this ability to send a personal message along with a seemingly impersonal payment that has led us to refer to these transactions as social payments.

What is perhaps not so surprising about social payments is that Millenials (ages 22 to 32) are the largest group of users. This age bracket includes young college graduates, roommates and young couples who are likely splitting rent, bills and other shared expenses. Given that this group grew up using computers, it is no surprise their preference for the digital channel extends to their financial behaviors, including making personal payments.

The next largest age group using social payments is consumers ages 44 to 54, who I refer to as "digitally active harried parents." This group includes parents who are using the service for household expenses, to pay for their children's after-school activities or sending money to their elderly parents or older children who live outside the home.

While the transition from cash and checks to digital social payments will not happen overnight, adoption is accelerating as consumers grow more familiar with these services. And as new features and functionalities become available, such as real-time payments, social payments will also continue to evolve.

Payments made via most digital person-to-person payment services today take at least a day to settle. The availability of real-time capabilities will result in more of the casual, smaller value transactions that were initially expected, such as splitting the dinner check. As payment times speed up and recipients have the same immediate satisfaction as having cash in their hand, social payments will replace more of today's cash-based transactions.

The evolution of mobile payment technologies will also impact social payments. As mobile wallet technologies advance, the road will be paved for social payments to advance as well. Mobile wallets today primarily facilitate card-based payments, yet as they evolve, mobile wallets will hold more information and enable a wider variety of funding options. It is easy to envision digital person-to-person payment services as the "cash" in the mobile wallet, used to make the types of immediate, person-to-person payments typically made in cash today. And mobile banking users can already use integrated social payment services to pay friends and family right from their phones.

The use of cash and checks to pay other people is set to wane as digitally savvy young consumers, and their older counterparts, become more familiar with personal payment services and their benefits. Financial institutions that offer these services and educate consumers about their usefulness today can foster adoption and long-term growth fueled by the faster, more mobile technologies of tomorrow.

Tom Roberts is senior vice president of marketing for electronic payments at Fiserv http://www.paymentssource.com

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Top 8 Ways Banks Will Spend Their 2014 IT Budgets

American Banker March 31, 2014 Monday

Copyright 2014 SourceMedia, Inc. All Rights Reserved **Section:** TECHNOLOGY; Vol. 178; No. 48

Length: 2250 words **Byline:** Penny Crosman

Body

With the financial crisis firmly behind us (at least, we hope) and the U.S. economic picture brightening, the outlook is positive for IT spending in the banking industry. Banks will spend 4.2% more on technology in 2014 than they did in 2013, according to IDC analysts. Overall IT spend in financial services globally will exceed \$430 billion in 2014 and surpass \$500 billion by 2020, the analysts say.

In Ovum's latest predictions of U.S. retail bank IT spending, based on interviews with bankers and vendors' numbers, the firm sees IT spending rising an average of 3.9% at retail banks in the coming year, according to Jaroslaw Knapik, senior analyst, financial services technology. Overall priorities cited by these surveyed bankers are online and mobile banking, data management and analytics, customer data and analytics, operations and core systems.

Generalities and industry numbers fail to take into account the specific conditions at individual banks. For instance, at Capital Bank in Raleigh, N.C., the IT budget for 2014 is flat in comparison to this year. Chief Operating Officer Zahid Afzal (who was formerly CIO of Huntington National Bank), says the bank will increase its investment on mobile, cybersecurity, regulatory compliance, and more convenient products and services for customers. IT purchases will include sales and service tools, cybersecurity and fraud management software, mobile and payments products and services, storage solutions, and big data and business intelligence related tools, However, the bank's cost of operations is going down through process improvement, better governance and consolidation. Hence the flat budget.

That said, there are several overall IT spending hot spots for banks in 2014.

1. Digital banking and mobile payments. Ovum analysts say banks will spend 6.8% more on digital banking next year than they did in 2013. And in Aite's annual survey of IT executives at large financial institutions, two sweet spots for IT spending are the digital wallet (and the fear of being disintermediated by competitors such as Square) and mobile banking, including tablet apps for consumers and small businesses.

"Mobile is one of those areas where banks are afraid to fall behind," says Jerry Silva, research director at IDC. "In the entire ecosystem around mobile, things haven't settled yet between banks, telcos, and third party providers. A lot of balls are still in the air. Banks are afraid of falling behind and losing by default. That's driving most of the spending around mobile."

Mobile-first initiatives for employee software and customer-facing apps are at the top of James Gordon's list of 2014 IT initiatives.

"We're entering a society where before the phone was an add on, now the computer is becoming an add-on," says Gordon, who is vice president of operations and technology at \$1.2 billion-assets Needham Bank in Needham, Mass. "The phone is the first point of electronic communication most people will have. As we redesign and rethink a lot of our platforms, we'll be asking ourselves, how does this operate in a mobile environment, and then, by the way, how does this operate on a computing environment? Three years ago it would have been the reverse."

The bank recently launched Fiserv's Popmoney for person-to-person payments. In 2014 it's going to closely watch the mobile payments and mobile wallet space. "We're engaged in a lot of research, a lot of

internal discussion about who will be the top provider for 2016 and beyond for mobile payments and mobile wallet."

2. Marketing analytics, supported by customer data management. In Ovum's research, banks said they plan next year to spend an average of 5.7% more on MIS, defined as data-related technologies including data warehousing, data mining and online analytical processing. And they plan to spend 5.4% more on MI/CIS, defined as systems that give front-office staff access to customer data, next year versus this year.

Customer data management (including data warehousing and data management) and marketing analytics to better understand customers also ranked high in Aite's survey of U.S. bank IT executives. "Banks are in a bit of a pickle with regard to customer insights," says senior analyst David O'Connell. "They have piles of data, some of it in core banking, loan origination and risk management systems. The easy part is analyzing it, the tough part is pulling it together, consolidating it and giving it context so it can be analyzed."

Therefore, banks will be investing next year in data integration capabilities, data quality management, and service oriented architecture to make it easier to apps and data sets to one another. Marketing campaign management is also on banks' minds - to get close to consumers, learn more about them and reach them better, O'Connell says.

"Once you get more efficient insights into customer behavior, you can target digital marketing in a much less intrusive way," says Knapik. "It's to drive marketing that's much more relevant. Engagement marketing is not so much ad displays, but trying to create an advisory environment, a conversation that can be automated." Employees are given access to more relevant information and suggestions. The customer theoretically becomes more engaged his needs are being addressed.

The next stage of this is using real-time customer and transaction data to create messages, offers, products and prices tailored to each customers' needs. "As a customer I don't want to be sold a product that the bank wants to sell," says Pierre-yves Glever, senior vice president and global practice head at the financial services global business unit at Cappemini. "I want to be able to get something that fits my needs. Why could a bank not create a package for me?" Banks are starting to invest in configuration tools, pricing engines, real time analytics, and cross-channel architecture to make this possible.

Commonwealth Bank of Australia, PNC and Bank of the West have already traveled far down this path, combining real-time analytics with pricing and value engines to present timely information to customers.

3. The "omnichannel." Omnichannel is an icky buzzword, but it does describe a real goal for many banks: seamless, synchronized interactions across all channels.

"The customer would like to engage with the web, then receive help on the internet, perhaps by co-browsing with someone in the call center," says Glever. "The next step might be to speak with a branch teller and then later, finalize the contract at home through the internet. This is what customers want. It's a huge transformation for banks. They all wonder how they can build this with the people they have. So it's not only about technology, it's about salesforce effectiveness and workforce enablement from tools that will enable their own people to build this new world."

This of course would require integration between channels and customer data that can be shared by all, for a single view of the customer and all of that person's transactions.

The omnichannel concept has been better executed in wealth management organizations than in retail banking, says Knapik. It will eventually include ATMs, he believes. "You want to have the same functionality

at the ATM, so if you go to the ATM it looks like the interface for online banking, so you don't have to learn the navigation for different channels separately," he says. "If people use online banking and then go to the ATM, they intuitively know to use it."

4. Core banking technology. Core technology will take up about a third of IT spending for U.S. banks next year, according to IDC estimates, which isn't bad. But this will increase over the next several years because many banks have legacy core systems that will be more expensive to maintain over time. Ovum analysts expect spending on core technology to grow 4.2% next year, compared to 2013.

Silva doesn't expect to see any core conversions in the U.S. this year. (In Asia, however, there are two dozen large core projects happening, he estimates. "They're not as constricted because they already have conservative fiscal policies, and they're not under the gun from a regulatory point of view.")

All eyes are on three sizable projects going on now in the U.S., he says: BBVA Compass [], Santander's Sovereign and Zions Bank.

"The interesting thing with [BBVA Compass and Sovereign] is, will they start to do product innovation based on these new core systems?" Silva says. "And if they do, will that drive other banks in the U.S. to try to compete? That could lead to some core transformations, but we don't think it will happen next year."

"[Zions Bank] is a little more interesting because that's a ground up project - it's not another bank coming in to Zions and replacing their system," Silva says. It's a five-year project that will be done in phases, starting with corporate lending.

The downside of doing a core transformation in small chunks - a method many vendors at the recent BAI Retail Delivery conference were touting - is that if a bank doesn't go all the way through with it, abandons it two years down the road, it's in a worse mess than before it started.

"That to me is more of a canary in a coal mine. Every other bank is watching Zions to see, is it going to succeed? Will it go on a lot longer? Will the CEO be there the entire time? It's always been a risky play for the CEO to be involved in a transformation," Silva notes.

He doesn't expect to see any other major core projects until the three projects above have begun showing results.

There's a lot of reputation risk for CIOs as well as CEOs involved in huge, expensive projects like this. [BBVA Compass is spending more than \$360 million on its core project; National Australia Bank is spending \$1 billion on its.]

"If I'm a CIO at a regional bank and I'm thinking about a \$200 million replacement, do I really want to bet my career on this? It's a real question they're asking themselves," Silva says. One of the attractive aspects of the Zions project is that the bank is taking it piecemeal.

5. Private clouds. At Needham Bank, Gordon recently implemented software for sharing files across all types of mobile devices (it's from Accellion).

"We're protecting trusted data on untrusted or unknown devices," he says.

The software facilitates sharing of documents from a central location, avoiding dreaded version control issues. When an employee leaves the bank, documents and data can be remotely wiped from that person's phone or tablet. Gordon thinks of this as a private cloud, with the software hosted on premise but accessible from anywhere.

The bank is not ready for the public cloud yet. "We have a lot of regulations we have to adhere to, and we can't outsource risk," he says. "To outsource our data is tantamount to outsourcing my job and inviting examiners in for a holiday crucifixion." Auditors regularly scrutinize the bank's credit card records for signs of purchasing from a public cloud provider, which would trigger FFIEC cloud computing rules.

6. Efficiency. Already this year, U.S. banks accelerated their adoption of document management, workflow and business process management software to turn time-consuming, paper-bound processes into simpler, web-based tasks. For instance, Bank of America recently shared how it's streamlining its mortgage processes using software from Pegasystems.

"Banks in the U.S. have been working on small processes like customer onboarding and exception management," Glever says.

7. Security. Security spending will grow a little in 2014, IDC analysts estimate. Cybersecurity is a priority for Zahid Afzal at Capital Bank and others concerned about DDoS attacks and malware.

It's often hard to see a return on investment for security technology, so if it's not considered absolutely necessary it's easily dropped. "That's one of the reasons why EMV hasn't come," Silva says.

8. Compliance and risk management. U.S. bank executives who invested heavily in compliance and risk technology in 2011 and 2012 are now trying to get more business benefit out of those investments, according to Silva.

Zions Bank provided a good example of this when it began making its fraud analytics database available to the marketing department.

"When you're looking at decreasing cost in your institution, particularly in North America and Europe, there's not a lot of fat left to cut," Silva says. "You're down to meat and bone at this point. If you can't cut a lot out in terms of efficiency, you can do is drive more customer value to make existing investments more efficient."

"That's absolutely true," says David O'Connell at Aite Group. "When banks invest in capabilities for stress testing, they're embracing it as an analytical opportunity rather than just a compliance mandate."

One example of this is Opus Bank, where top executives see the stress testing software they use as a helpful loan portfolio management tool.

But O'Connell worries that banks are not investing enough in this overall category, specifically on credit risk, credit decisioning, liquidity risk and capital adequacy and regulatory compliance.

"I'm concerned that banks having gotten overextended and not realized the true nature of their risk in many areas, are now satisfied and making limited increases in IT spending in these areas," he says. "I wish I were seeing a little more focus on winning the last war because it's going to happen again."

"They appear to be satisfied, and here we are only four years after everything blew up in our face," he says. http://www.americanbanker.com

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How to Find the Best Free Checking Account in 2014

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Body

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The Internet has equipped banks with the ability to offer a free checking account online to almost anyone who qualifies. Fortunately, the government mandates that a checking account can't be marketed as 'free' if the consumer could potentially be charged a maintenance or activity fee.

So what does 'free' actually entail?

The term 'free' is debatable since any checking account will charge some fees for certain activities, like if you overdraft the account. What isn't debatable, however, is the key to getting a truly free checking account is understanding when these fees are charged and how to avoid them.

The best checking account gives you free cash for signing up, has plenty of access to no-fee ATMs, and doesn't charge additional fees for things like foreign transactions.

If you're looking to open a free checking account online that won't cost you anything, I recommend going with Capital One 360[1].

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsCapitalOne360

Here's what makes Capital One 360 the top choice:

\$50 cash bonus for opening an account 38,000+ free ATMs Mobile app No foreign transaction fees Completely free Only fee is \$25 for stop payment on a check

While Capital One 360 is a great free online checking account, there are several other options worth considering if you don't want to go this route.

The 5 Best Free Checking Accounts

Capital One 360[2] EverBank Yield Pledge®[3] Ally Interest Checking[4] GoBankTM[5] Bank5 Connect High Interest Checking[6]

Now that you know where to find some good options for a free checking account online, let's get into more detail on how you can use your checking account.

The 4 Functions of a Checking Account

I've been using online checking accounts ever since I was in college. I maintain a variety of accounts for different purposes: business, savings, paying my mortgage, long-term investments, and short-term bills.

I look at a checking account as a clearinghouse that has four main functions:

Get Money In Pay Money Out Store Money Access Cash

Here's how I would use a Capital One 360® checking account[7] to accomplish the four functions I've mentioned above.

Get Money In

I would get my regular pay deposited straight into my bank account. Why? Convenience. I don't need to go anywhere and my paycheck is available to use. Then, I would use their CheckMateSM system to upload images of my checks and deposit them straight from my mobile phone or computer.

Pay Money Out

I don't use cash — ever. I use a credit card for every purchase I make and then pay off the bill each month. I earn rewards points[8] on the card for everyday purchases and don't pay a dime to the credit card company. The Capital One 360 account has free online bill pay service to pay any bill — even to friends!

Some big banks like Chase have their own systems to send money to other Chase customers using an email address. Since Capital One doesn't have this feature, you can use their online bill pay feature or any one of the free micropayment services out there. I've used Dwolla, Venmo, and Square Cash. You can even send money for free through Gmail and Google Wallet.

Store Money

In this extremely low interest-rate environment, many interest-bearing checking accounts pay better interest than savings accounts. Capital One 360 Checking pays up to 0.85% APY depending on your balance.

If you want a little extra juice on your cash, consider linking up an online savings account[9] or a brokerage account.

Creating bank-to-bank transfers with the Capital One 360® checking account[10] is a breeze. I would actually get automatic transfers set up into my online brokerage sweep account every month to make sure I'm saving enough.

Get Cash

One of the biggest complaints I hear about an online free checking account is the lack of access to ATMs that won't ding you with a fee. The Capital One 360 account has a surprisingly large network of no-fee ATMs — 40,000 of them to be exact. If you go to a non-network ATM, you could receive a third-party fee, however. If you use ATMs a lot, try the EverBank Yield Pledge®[11] checking account, which actually reimburses you for all third-party ATM fees!

These four situations cover 95% of my checking account needs and they can all be handled online. The biggest exceptions I've experienced include depositing larger checks or getting a cashier's check to buy a car or a house, for instance. In those rare cases, I have had more than enough time to deposit the check by mail or make arrangements with a local bank to obtain a cashier's check.

I used the four factors, among other things, to select the top free checking accounts. The best free checking accounts, like Capital One 360[12], will have all of these features.

The 5 Best Free Checking Accounts

#1 — Capital One 360

The Capital One 360®[13] account is a great all-around selection for a person looking for a 'big bank' feel from their online account. Capital One is a trusted financial brand and has a large network of ATMs across the country. To top if off, Capital One boasts access to about 40,000 no-fee ATMs. By contrast, Chase has about 16,100. Their superb mobile solution means your money won't miss a beat. That's a ton of value for no monthly account fee. Highlights:

No hidden fees or minimums as you earn interest on your everyday money 38,000 fee-free Allpoint® ATMs and 2,000 Capital One® ATMs Free MasterCard® Debit Card for all purchases Mobile check deposits with CheckMateSM one checkbook's free

#2 — Everbank Yield Pledge® Checking

EverBank[14] is the place to go for high interest. Their first-year bonus of 1.10% on all balances is 15 times the national average. Use this checking account like a savings account and set up transfers or a partial direct deposit into this account. With the mobile app, you can deposit checks, pay bills, or check your balance on the go. If you can maintain a \$5,000 account balance, EverBank will reimburse all of your ATM fees. If \$5,000 is a bit steep, I would recommend going with a Capital One 360®[15] account or Bank5 Connect[16] to avoid ATM fees. Highlights:

\$1,500 minimum opening balance \$0 minimum balance to earn interest \$0 debit card fee \$0 EverBank ATM fee Unlimited ATM reimbursements with minimum balance Free Online mobile banking Free deposits from home

#3 — Ally Interest Checking

Ally's Interest Checking[17] packs a punch, especially when linked to the Ally savings account which topped my list of Best Savings Accounts[18]. The best feature of this account is Popmoney®. Use this system to move money between Ally accounts or transfer to non-Ally accounts. Popmoney® also serves as a micropayment solution, enabling you to pay almost anyone via email or text.

Highlights:

No monthly maintenance fees No minimum balance to open 24/7 live customer care - talk to a real person No ATM fees from Ally, nationwide. Deposit checks remotely with Ally eCheck Deposit Send someone money with Popmoney®

#4 — GoBank

If you like the idea of a mobile-first banking strategy, then GoBankTM is for you. GoBank is the only account on the list that does not pay interest, but its features are so innovative that I had to include it as a best free checking account option.

No monthly fee is required, although GoBank thinks you'll like the service so much that you will voluntarily pay a 'membership fee' of between \$0 and \$9. Mobile check deposit, online bill pay, and a massive free ATM network all come standard.

You can opt for a customized debit card for \$9 or go with the free standard card. The mobile app has a really unique feature that, when authorized, enables you to check your balance from your phone without logging into the app. This is called the Balance Bar.

Additionally, the Fortune Teller feature enables you to set a very simple budget with payment due-date reminders. Then, the magic happens. You can check your budget before you spend by inputting the cost of what you want to buy. The program then gives you a 'yay' or 'nay' based on the budget you set for yourself. If only Mint.com would do this!

Highlights:

No monthly fees Mobile app available Free bill pay

#5 — Bank5 Connect High Interest Checking

Like EverBank, the Bank5 Connect High Interest Checking's most attractive features are their high interest and ATM fee reimbursement. Bank5 offers a 0.76% APY on all balances over \$100 and reimburses third-party ATM fees, up to \$15 per statement cycle. While EverBank reimburses unlimited ATM fees, remember you need a minimum balance of \$5,000 to enable that feature. Bank5 has no minimum balance requirement for ATM reimbursement. Bank5 also employs dedicated mobile apps complete with mobile check deposit and online bill pay for free, all with no monthly fee.

Highlights:

no monthly maintenance fee; free online banking/billpay/eStatements; free mobile banking; UChoose Debit Rewards program; free first order of basic checks; and free ATMs anywhere, anytime!

How I Selected the Best Free Checking Accounts

Here is how I got started:

I started my search by first looking at different offers from traditional banks. I realized that other types of financial institutions also offer savings accounts online, so I expanded my search beyond traditional banks.

These financial institutions offering checking accounts are from a variety of places like:

Auto finance companies International banks Large commercial finance companies Credit card companies Insurance companies Online brokerages Smaller regional banks with Internet-banking arms Credit unions

Once I had a large list of online accounts built up, I started adding filters to my search.

I looked for checking accounts that had these 6 must-have features:

Free direct deposit Free online bill pay No monthly fee or low minimum balance to avoid the fee No-charge ATM fees Mobile banking with mobile deposit feature Free bank-to-bank transfers

I originally didn't include interest as a major factor of online checking, but the more I researched, I realized many checking accounts are actually paying more interest than savings accounts. With so many checking accounts paying high interest, I added it as a valuable feature.

My final steps to find a great free checking account:

My last steps were more qualitative. Once I compiled this list, several leaders emerged but I still needed to weigh the factors above to come out with a reliable list.

Free direct deposit, online bill pay, and bank-to-bank transfers were common characteristics that I could not separate.

However, I found the best checking accounts stood out in at least one of two areas:

Superior mobile applications Free ATM transactions and third-party fee reimbursements

The five best checking accounts you see here all met my initial threshold and combined at least one of these final two requirements.

The exception to the rule is GoBank, which made the list despite not offering my initial interest-bearing requirement. However, this checking account deserves to be on the list because of its mobile-first strategy and its forward-thinking approach to the future of banking.

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsCapitalOne360

My overall assessment is that Capital One 360[19] is the best online checking account. If you've been thinking about starting a new account lately, there's really nothing to lose by going with Capital One 360 (and you'll instantly gain \$50 cash).

Written by Michael Gardon

http://www.linkedin.com/in/michaelgardon/https://plus.google.com/+MichaelGardon1/?rel=author

The post How to Find the Best Free Checking Account in 2014[20] appeared first on The Simple Dollar[21].

[1]: http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsCapitalOne360 [2]:

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsCapitalOne360 [3]:

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsEverBankYieldPledge [4]:

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsAllyInterestChecking [5]:

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsGoBank [6]:

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsBank5HighInterest [7]:

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsCapitalOne360 [8]:

http://www.thesimpledollar.com/best-rewards-credit-cards/ [9]: http://www.thesimpledollar.com/best-savings-

account/[10]: http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsCapitalOne360 [11]:

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http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsCapitalOne360 [13]:

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsCapitalOne360 [14]:

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsEverBankYieldPledge [15]:

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsCapitalOne360 [16]:

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsBank5HighInterest [17]:

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsAllyInterestChecking [18]:

http://www.thesimpledollar.com/best-savings-account/ [19]:

http://thesimpledollar.linktrackr.com/BestFreeCheckingAccountsCapitalOne360 [20]:

http://www.thesimpledollar.com/free-checking-account/ [21]: http://www.thesimpledollar.com

Classification

Language: English

Publication-Type: Web Blog

Journal Code: SIMP-0001

Subject: CHECKING & SAVINGS ACCOUNTS (96%); AUTOMATED TELLER MACHINES (90%); INTERNET BANKING (89%); BANKING & FINANCE (78%); CREDIT CARDS (71%); WAGES & SALARIES (70%); MOBILE APPLICATIONS (65%); MOBILE & CELLULAR TELEPHONES (50%);

Banking; Saving Money

Organization: ATM; Chase; EverBank; Google wallet

Load-Date: March 25, 2014

TD Bank launches new payment and transfer service

MarketLine NewsWire (Formerly Datamonitor) March 24, 2014 Monday 1:45 PM GMT

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M2 Banking & Credit News

Section: FINANCIAL SERVICES

Length: 301 words

Highlight: TD Bank, N.A. has launched new person-to-person payment and external transfer services, providing

customers with secure options to transfer money to accounts at any US bank or to other people.

Body

The services, available via TDBank.com, are available for all eligible personal banking accounts that are enrolled in TD Bank Online Banking and give customers the option to schedule one-time, future-dated or recurring transfers to or from their own non-TD Bank accounts, send money to another person's TD Bank or non-TD Bank account, or request money from another person. Currently, person-to-person payments and transfers are available to and from US-based bank accounts only. TD Bank partnered with Fiserv to offer Popmoney to provide customers person-to-person payment options, complementing the bank's convenient online banking tools.

With Popmoney, customers can send money to or request money from people they know or owe, using that person's email address or mobile phone number. "Customers want services that make banking easier for them," said Rizwan Khalfan, Senior vice president, Digital Channels, TD Bank Group. "Secure ways to manage their money online is increasingly important to people, and these services help meet the needs of their on-the-go lifestyles." The bank's external transfer service enables customers to use their eligible TD Bank accounts to transfer funds to or from their transaction accounts outside of TD Bank. "From writing a check to using Bill Pay or Popmoney, we've given our customers choices so they can bank how they want, when they want," said Nandita Bakhshi, Head of Retail Distribution and Product for TD Bank. Customers must enroll by accepting the Terms and Conditions through TD Bank Online Banking and must have a US address, a unique US phone number, a US-issued social security number, and a unique and valid e-mail address. Online money movement features are currently only available through TD Bank Online Banking using eligible personal banking accounts.

Classification

Language: ENGLISH

Publication-Type: Newswire

Subject: BANKING & FINANCE (92%); INTERNET BANKING (90%); RETAIL BANKING (90%); ELECTRONIC BANKING (90%); US SOCIAL SECURITY (75%); MERCHANT BANKING (73%); EXECUTIVES (68%); MOBILE & CELLULAR TELEPHONES (68%); Retail Banking; Cards & Payments;

Merchant Banking

Company: FISERV INC (56%)

Ticker: FISV (NASDAQ) (56%)

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (56%); NAICS518210 DATA

PROCESSING, HOSTING & RELATED SERVICES (56%)

Load-Date: March 30, 2014

Finger Lakes Federal Credit Union Bolsters Digital Banking with Fiserv .SUBJECTCODE04003009.CM Fiserv Inc. Finance

Wireless News March 23, 2014

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Length: 603 words

B	od	v

Fisery, Inc., a global provider of financial services technology solutions, announced that Finger Lakes Federal Credit Union, a community credit union with 15,000 members and \$98 million in assets headquartered in Geneva, N.Y., has enhanced its digital banking and payment capabilities through the addition of multiple solutions from Fisery.

According to a release, these include Corillian Online and Mobiliti for online and mobile banking, AllData PFM for personal financial management, and CheckFree RXP and Popmoney for bill payment and person-to-person payments. Finger Lakes FCU, which is seeing increased use of its electronic channels, is using the new technology to position the credit union to grow in a competitive market.

"Fiserv has demonstrated a commitment to continued innovation that will enable us to offer our members the digital banking and payment services they want, now and in the future," said Bob McFadden, Executive Vice President, Finger Lakes Federal Credit Union. "Our new services provide members with more control over their finances and the ability to conduct transactions using the channel that best suits their needs. For us, this is an investment in building and retaining relationships."

Finger Lakes FCU, a long-term Fiserv client, chose the digital banking and payments services from Fiserv based, in part, on their ability to integrate not only with the credit union's Spectrum account processing platform from Fiserv, but also with other third-party technologies.

Credit union executives were also impressed with the defined roadmaps for the solutions, including Corillian Online, Mobiliti and CheckFree RXP.

Finger Lakes FCU went live on the new services following a conversion that was completed in about six months from signing to implementation. Finger Lakes FCU utilized Fiserv resources and training materials to familiarize the credit union staff with the new capabilities. Staff was then able to play a key role in educating members about the enhancements. Due to this preparation the transition for members was a smooth one.

By offering both Corillian Online and Mobiliti, Finger Lakes FCU delivers a convenient, consistent experience across the online and mobile channels. Finger Lakes FCU views the personal financial management tools they offer via AllData PFM as a key differentiator in a competitive market. The credit union is among the first to offer the 'family view' feature, enabling members to sign on once to view their family's entire relationship across multiple accounts.

Members also have access to new digital payment features that improve their control over their money, including the ability to receive electronic bills (e-bills) delivered directly to their online banking account and the ability to make person-to-person payments via Popmoney. The credit union plans to further expand these money movement capabilities with the addition of mobile remote deposit capture, which enables members to securely deposit a check by taking a picture of it with their smartphone camera.

"Finger Lakes Federal Credit Union's decision to offer enhanced digital banking and payments capabilities demonstrates their commitment to serving their members," said Erich Litch, division president, Digital Channels, Fiserv. "With these new technologies, the credit union is poised to grow its membership and enrich relationships with existing members."

More information:

www.flfcu.org www.fiserv.com

((Comments on this story may be sent to newsdesk@closeupmedia.com))

Classification

Language: ENGLISH

Publication-Type: Newsletter

Journal Code: 0KNE ASAP

Acc-No: 362395613

Subject: CREDIT UNIONS (95%); FRIENDLY & PROVIDENT SOCIETIES (90%); BANKING & FINANCE (90%); COMPUTING & INFORMATION TECHNOLOGY (90%); LAKES (90%); NEW PRODUCTS (89%); ELECTRONIC BILLING (89%); ELECTRONIC BANKING (89%); INTERNET BANKING (77%); EXECUTIVES (76%); COMMERCIAL BANKING (72%); SMARTPHONES (71%); TEACHING MATERIALS & MEDIA (68%); COMPUTER PROGRAMMING (66%); MOBILE & CELLULAR TELEPHONES (50%); Trade; Information technology services industry Finance; Information technology services industry Technology application; Banks (Finance) Technology application; Credit unions Finance; Credit unions Technology application

Company: FISERV INC (94%); Fiserv Inc. Technology applicationTS FISV

Ticker: FISV (NASDAQ) (94%)

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (94%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (94%); BUSN Business; INTL Business, international; TELC Telecommunications industryCY COPYRIGHT 2014 Gale, Cengage Learning; SIC: 7371 Computer programming services; SIC: 7373 Computer integrated systems design; SIC: 7376 Computer facilities management; SIC: 7378 Computer maintenance & repair; SIC: 7379 Computer related services, not elsewhere classified; SIC: 6061 Federal credit unions; SIC: 6062 State credit unions; NAICS: 522110 Commercial Banking; NAICS: 522130 Credit Unions

Product: 6010000 (Banking Institutions); 6142000 (Credit Unions)

Geographic: UNITED STATES (79%); SWITZERLAND (73%); United States

EVENT: Finance

EVENT: Technology application

CROSS-OVER: CDB CROSS-OVER: TNI CROSS-OVER: PRO

Load-Date: March 25, 2014

TD Bank Enhances Online Money Movement Services with Addition of Popmoney and TransferNow from Fisery

Entertainment Close-Up March 21, 2014 Friday

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Length: 389 words

Body

Fisery, Inc., a global provider of financial services technology solutions, announced that TD Bank has expanded its online money movement options through the addition of the Popmoney personal payment service and TransferNow online funds transfer service.

TD Bank online banking customers now have more ways to easily and securely send, receive and transfer money directly from their bank accounts.

According to a release, Popmoney said it enables customers to send money to almost anyone they know or owe using the recipient's name and email address or mobile phone number, eliminating the hassles of cash or checks. Customers can also request and receive money directly into their TD Bank accounts. TransferNow offers customers a way to transfer funds to or from their own non-TD Bank accounts, making overall funds management easier by eliminating extra steps involved in withdrawing and depositing money at different banks.

Person-to-person payments and transfers are available to and from U.S.-based bank accounts. Both services are part of the Fiserv suite of digital money movement solutions, which also includes the CheckFree RXP bill payment service utilized by the bank.

"Providing customers with the services they need and want is an integral part of the TD Bank commitment to be America's Most Convenient Bank," said Spencer Jones, Head of Digital Channels, TD Bank. "Popmoney and TransferNow allow customers to move money conveniently and securely, which makes their financial lives easier."

According to the 2013 Fiserv "How People Pay Each Other" survey, 60 percent of U.S. consumers with Internet access make a payment at least once a month using a laptop or desktop computer, and 79 percent said they would be open to using a person-to-person payment service from their bank.

"When it comes to sending and receiving money, consumers naturally turn to their bank," said Tom Allanson, division president, Electronic Payments, Fiserv. "Fiserv offers a complete suite of money movement options designed to integrate with a bank's digital channels. With the addition of Popmoney and TransferNow, TD Bank is stepping up to meet growing consumer demand for these capabilities, which complement increasingly connected consumer lifestyles."

More information:

www.fiserv.com

((Comments on this story may be sent to newsdesk@closeupmedia.com))

Classification

Language: ENGLISH

Publication-Type: Newsletter

Subject: BANKING & FINANCE (92%); ELECTRONIC BANKING (89%); DIGITAL CURRENCY (78%); INTERNET BANKING (78%); ELECTRONIC BILLING (78%); ELECTRONIC FUNDS

TRANSFER (78%); INTERNET & WWW (78%); INVESTMENT MANAGEMENT (77%); LAPTOP COMPUTERS (75%); PERSONAL COMPUTERS (73%); DESKTOP COMPUTERS (63%); MOBILE & CELLULAR TELEPHONES (55%)

Company: FISERV INC (96%)

Ticker: FISV (NASDAQ) (96%)

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (96%); NAICS518210 DATA

PROCESSING, HOSTING & RELATED SERVICES (96%)

Geographic: UNITED STATES (79%)

Load-Date: March 21, 2014

RBS Citizens Upgrades ATM Fleet, Mobile App

American Banker March 12, 2014 Wednesday

Copyright 2014 SourceMedia, Inc. All Rights Reserved **Section:** TECHNOLOGY; Vol. 179; No. 38

Length: 241 words

Byline: Mary Wisniewski

Body

RBS Citizens Financial Group announced Tuesday three major tech upgrades for customers of Citizens Bank and Charter One (a division of RBS Citizens that operates in Illinois, Michigan and Ohio): it replaced its fleet of 1,600 ATMs, implemented a new digital teller system and enhanced its mobile apps.

The new ATMs, which use imaging technology, let customers deposit checks without envelopes. Customers can deposit checks as late as 10 p.m. for funds to post same day. Previously, the cut-off time was 3 p.m.

The news underscores a trend toward imaging-equipped ATMs that's been occurring ever since the passage of the Check 21 Act in 2004, which made it okay to create digital versions of paper checks for processing.

The bank's updated mobile app, meanwhile, now includes PopMoney, a feature that lets customers pay their friends back using an email address, mobile phone number or account details.

"We're making a lot of investments in tech to make life easier for customers," says Brad Conner, vice chairman of consumer banking at RBS Citizens Financial Group.

Customer expectations of banking on their own terms are driving the bank to modernize its tech, says Conner. "We are constantly looking at the art of the possible," he says.

The upgrades are the latest in a series of initiatives designed to improve digital banking. In another recent example, RBS Citizens introduced a \$5 overdraft pass, which exempts overdrafts fees on items less than \$5. http://www.americanbanker.com

Classification

Language: ENGLISH

Publication-Type: Newspaper

Journal Code: AMERICANBANKER_AB

Subject: BANKING & FINANCE (90%); AUTOMATED TELLER MACHINES (90%); MOBILE APPLICATIONS (90%); BANKING LAW (78%); MOBILE & CELLULAR COMMUNICATIONS (78%); COMMERCIAL BANKING (73%); RETAIL BANKING (73%); MOBILE & CELLULAR TELEPHONES (53%)

Company: CITIZENS FINANCIAL GROUP INC (90%)

Industry: NAICS551111 OFFICES OF BANK HOLDING COMPANIES (90%); SIC6712 OFFICES OF BANK

HOLDING COMPANIES (90%)

Geographic: MICHIGAN, USA (92%); ILLINOIS, USA (92%); UNITED STATES (92%)

Load-Date: March 11, 2014

Fiserv Named to FORTUNE Magazine's 2014 List of World's Most Admired Companies

News Bites US Markets March 6, 2014 Thursday

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Length: 429 words

Body

[News Story] BROOKFIELD, Wis. - Fiserv, Inc. (NASDAQ:FISV), a leading global provider of financial services technology solutions, announced today that it has been named to FORTUNE(Registered) magazine's 2014 list of World's Most Admired Companies in the category of financial data services.

Financial soundness and social responsibility were among the top rated criteria that earned Fiserv the distinction of a "most admired" company. Equally important to the company is its focus on driving innovation to create value for clients, delivering high-quality products and services, and enhancing overall capabilities to create opportunities for associates.

"We are proud of our people, whose commitment to delivering our very best to our clients every day has made this global distinction possible," said Jeffery Yabuki, President and Chief Executive Officer, Fiserv.

More than 15,000 top executives, directors, financial and industry analysts are surveyed to create the annual FORTUNE World's Most Admired Companies ranking. Survey respondents are asked to rate companies based on ability to attract and retain talented people; quality of management; social responsibility to the community and environment; innovativeness; quality of products or services; wise use of corporate assets; financial soundness; long-term investment value; and effectiveness in doing business globally.

Evidence of Fiserv leadership is underscored by the numerous accolades the company received in 2013, including recognition from industry associations and analysts, as well as awards presented to clients that highlight their use of Fiserv technology in their business. Notable innovations recognized include the Popmoney(Registered) personal payment service, Mobiliti(TradeMark) mobile banking platform, including its tablet banking capabilities, and the Financial Crime Risk Management platform. For more Fiserv Leadership Proof, visit www.fiserv.com/next/proof.html.

Source: NASDAQ Stock Exchange

Recent Trading

Fiserv (FISV.NASDAQ) MCap is US\$15.3 billion at the last price of US\$59.18. The value of US\$1,000 invested one year ago is US\$1,452 [vs US\$1,358 for the NASDAQ-100 Index], for a capital gain of US\$452. The total return to shareholders for 1 year is 45.2%. P/E of 23.6 [26.8]; rank 782 out of 1376 stocks with positive earnings. Return on Equity of 18.1% [9.0%]; rank 223 out of 1389 stocks with positive earnings. Return on Assets of 6.8% [2.9%]; rank 456 out of 1440 stocks with positive earnings. Total Liabilities/EBITDA of 4 [6.3].

ISIN: US3377381088

O:FISV:

Source: www.BuySellSignals.com

Classification

Language: English

Document-Type: Corporate Actions

Publication-Type: Newswire

Subject: ENTERPRISE GLOBALIZATION (90%); BANKING & FINANCE (90%); EXECUTIVES (90%); COMPANY LISTS & RANKINGS (90%); STOCK INDEXES (89%); COMPANY EARNINGS (89%); STOCK EXCHANGES (89%); RISK MANAGEMENT (78%); POLLS & SURVEYS (77%); INDUSTRY ANALYSTS (73%); EBITDA (73%); BUSINESS & PROFESSIONAL ASSOCIATIONS (72%); SHAREHOLDERS (62%); FRAUD & FINANCIAL CRIME (50%); Fisery; Financial Services; Admired; Jeffery Yabuki

Company: FISERV INC (96%); Fiserv, Inc.

Ticker: FISV (NASDAQ) (96%); FISV.O

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (96%); NAICS518210 DATA

PROCESSING, HOSTING & RELATED SERVICES (96%); I8395466

Person: JEFFERY W YABUKI (73%)

Geographic: WISCONSIN, USA (92%); UNITED STATES (92%); United States

Load-Date: March 5, 2014

How Associated Bank Scopes Out Payments Disruption

Payments Source March 4, 2014 Tuesday

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Section: DEBIT; PAYMENTSSOURCE; Vol. 1; No. 1

Length: 568 words **Byline:** John Adams

Body

Payments innovation comes quickly, and often from outside the banking industry, leading Associated Bank to create a special procedure to monitor the tech market and customer preferences.

"Many of these products come and go in a few months, it's difficult to make a decision as to what is right for the customer," says Val Glytas, director of retail payments for Associated Bank, a \$24 billion-asset bank based in Green Bay, Wis.

The bank attempts to spot the right payment opportunities by bringing together an intradepartmental group of bank staff and consultants. It adds the input of that group to a version of "voice of the customer" that leverages consumer activity on social media and transactions to build a roadmap that covers four to six quarters, but can adapt as market conditions change.

"Non-financial institutions have the ability to get out into the payments space quickly, and we're in a position of having to do that," Glytas says.

The bank's innovation group meets quarterly, and a collects between 20 and 30 payment innovations or products that have emerged since the prior meeting. These innovations are put through an evaluation process that determines which the bank will implement, which it will further study and which belong in the "bone yard," as the bank calls it.

"These are things that have no place in the near-term future for the bank," Glytas says. He did not say which products populate Associate Bank's bone yard.

One product the bank researched and deployed through this product is its prepaid card. The bank is planning to offer reloadable cards, and plans to offer a suite of prepaid products similar to Amex's Bluebird. As consumers combine digital and in-store shopping, a prepaid card that combines with digital financial services will new driver of transactions, Glytas says.

"Prepaid will also allow us to spot opportunities to expand our retail payments business," says Brent Tischler, director of channel optimization at Associated Bank.

The bank's foray into prepaid is based partly on consumer preferences, as demonstrated in transactions and social network activity. Based on this feedback, the bank is also refining its direct-to-consumer strategy to integrate browser-based mobile payments. And it has introduced a tablet banking app. "We want to make sure that we have a shopping experience that is tied to the deposit side and lending side," Tischler says.

Associated has also recently expanded its mobile payments reach, particularly in person-to-person payments. Associated recently added Mobiliti, a Fiserv mobile financial services platform that also integrates with other services such as remote deposit capture; and Popmoney, a Fiserv P2P product that works online and on smartphones.

The addition of P2P payments is also part of a broad migration away from paper, Glytas says. The bank's quarterly summits will determine when the bank's P2P initiatives should be combined with its contactless mobile payment plans. The bank is closely studying contactless options such as Near Field Communication chips and Bluetooth Low Energy beacons, which are capturing the interest of a number of non-bank payments companies, Glytas says.

"There is still no common solution around mobile contactless, and that is what we are looking for," Glytas says.

The bank is also considering a mobile wallet, which could grow out of the early popularity of its mobile P2P play, Glytas says.

http://www.paymentssource.com

Classification

Language: ENGLISH

Publication-Type: Magazine

Journal Code: PAYMENTSSOURCE_NEWS

Subject: MARKET RESEARCH (90%); BANKING & FINANCE (90%); BANKING & FINANCE SECTOR PERFORMANCE (90%); PREPAID CARDS (89%); MOBILE PAYMENTS (89%); CONSUMER BEHAVIOR (78%); SOCIAL MEDIA (74%); INTERNET SOCIAL NETWORKING (74%); INTERNET BROWSERS (61%); SMARTPHONES (60%); MOBILE & CELLULAR TELEPHONES (50%)

Company: FISERV INC (50%)

Ticker: FISV (NASDAQ) (50%)

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (50%); NAICS518210 DATA

PROCESSING, HOSTING & RELATED SERVICES (50%)

Geographic: GREEN BAY, WI, USA (72%); WISCONSIN, USA (72%); UNITED STATES (72%)

Load-Date: March 4, 2014

What Do Bank Customers Want? After getting conflicting views from the pundits, the editors at our BankThink opinion portal went straight to consumers to get their banking relationship wish lists; BANKTHINK: VIEWPOINTS

American Banker Magazine March 1, 2014

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Section: Pg. 42; Vol. 124; No. 02; ISSN: 2162-3198

Length: 1123 words

Body

Byline: Editorial Staff

At BankThink, blog posts on the bank model of the future might delve into predictions about the role of branches, the potential for partnerships with startups and the best use of big data. It all ties back to one central question: What does the customer want? On that, the pundits are divided.

So in a new series this year, we've asked consumers from different demographics to describe firsthand what they are looking for from the financial services firms they do business with. Our fundamental pitch was: "If you could design your perfect bank, what would it look like?" The responses are anecdotal, but taken together they could point to trends regarding what it is that drives consumers' banking choices, and what will determine their choices in the future.

Full versions of the edited excerpts published here, plus additional installments in the series, can be found online at americanbanker.com/bankthink/what-bank-customers-want.

-Jeanine Skowronski

For much of my life I've been poor: as a child of undocumented immigrants, as a young adult in college, as I was starting out in the working world, and again years later, as a law student. Today, I make a good income, but I rarely have a lot of money for any amount of time. What I pay in student loans every month is what many families pay for rent in the San Francisco Bay area. I am what some banks might call a "high-transaction, low-balance" customer.

Fortunately, my work as a financial services advocate has given me insight on what to look for, including red flags. Any institution that hard-sells overdraft is not for me. With the number of transactions flying through my account, and the different kinds of transactions, including checks, debit card purchases, electronic funds transfers and recurring automatic bill payments, I could (and several years ago, did) easily rack up a scary amount of fees.

Even accounts with lower overdraft fees, such as those offered by credit unions or those that withdraw money from a savings account rather than leaving a balance owed to the bank, would not work for me if the transactions are re-ordered to maximize the number of overdrafts or simply processed in an order that I can't predict.

I operate with an abundance of caution and have three accounts now. One is a credit union account with low insufficient-funds fees (just in case) from which all my bills are paid. Another is a "big bank" account that I get for free because I bank electronically. (This account does not allow overdrafts for debit card transactions.) I also have an Internet-based account that pays interest and covers out-of-network ATM fees.

Having embraced the digital lifestyle, banks haven't received much face-time from me. From credit card bills to the monthly paycheck, most of my money flows in an automated system that requires almost no effort on my part. And it's been great. The less I have to deal with the physical aspects of banking, the more I've come to appreciate my banks, JPMorgan Chase and Ally Financial.

What Do Bank Customers Want? After getting conflicting views from the pundits, the editors at our BankTlPage 2 of 31 portal went straight to consumers to get

But no matter how streamlined my finances are, there is one thing that has proven to be a regular nuisance. It's the need for a no-cost method of sending money to and from family and friends, without the friction that comes from having to provide hard-to-remember information like account numbers and routing numbers.

In two recent situations, I struggled to come up with ways to make and receive personal payments. A friend who uses Citibank could have used Citi's person-to-person payments feature (through Popmoney) to send me money, but I didn't want to deal with signing up for a Popmoney account. And when I wanted to send money to a family member who uses Bank of America, the relative didn't want to deal with entering hard-to-find information to collect money through Chase QuickPay, which I would have used to make the transfer.

Bank of America and Chase are both founding members of clearXchange. This peer-to-peer, or P2P, payment network allows customers of member banks to send money to each other with just an email address or phone number. According to the FAQs, there is no fee to send or receive money, which is all any consumer can ask for. But Chase is not yet capable of providing P2P payments through the clearXchange network.

The argument for third-party services may be brought into the discussion, but the likes of Google Wallet, Square Cash and PayPal can never earn the amount of consumer trust that exists when someone knows their money is moving between two financial institutions, as opposed to through a middleman.

-Simon Zhen is a writer and research analyst for MyBankTracker.com, a website that features consumer bank reviews, personal finance articles and bank product comparisons.

These institutions want me. They give me good service (most of the time), help me avoid fees and help me save more money that much faster. Between them, I have records that I am in fact a good bet for anyone considering lending money to me. When I am ready to commit to financing a home, a car or my kid's education, I will offer my business first to those institutions that helped get me there.

-Andrea Luquetta is a policy advocate at the California Reinvestment Coalition, a nonprofit promoting access to financial services for low-income communities and people of color.

I want to be able to trust my bank. More than anything I would like good customer service, close attention to my account security and really low fees.

Unfortunately, I almost never get what I want from my bank. For instance, a couple months ago, I received an email ostensibly notifying me about account changes. Only the message didn't contain any details. I sent an email to the bank asking for specifics about what was changing and when these changes would go into effect. The response, again, was unclear, so I called the bank for more information.

A month later, a charge for that call appeared on my checking account statement. When I protested the charge, the bank removed it from my account. But I'm still frustrated. Why is it hard to get the right information from your bank? The bad experience stuck in my head.

-Dominique Hall is a student in Oakland, Calif., and a participant in Game Theory Academy, an organization focused on improving the economic decision-making skills of young adults.

American Banker

BankThink Series: What Bank Customers Want

When: Ongoing since Jan. 13

Where: Online, at americanbanker.com/bankthink/what-bank-customers-want

Key themes:

- * Ideal practices and services from banks
- * Factors driving choices about how and where to bank

Classification

Language: ENGLISH

What Do Bank Customers Want? After getting conflicting views from the pundits, the editors at our BankTlPage 3 of 31 portal went straight to consumers to get

Publication-Type: Magazine

Journal Code: 5VQA ASAP

Acc-No: 360327352

Subject: BANKING & FINANCE (90%); WEB SITES & PORTALS (90%); BLOGS & MESSAGE BOARDS (90%); EDITORIALS & OPINIONS (90%); FRIENDLY & PROVIDENT SOCIETIES (89%); PERSONAL FINANCE (89%); DEBIT CARDS (86%); AUTOMATED TELLER MACHINES (78%); ELECTRONIC FUNDS TRANSFER (78%); CONSUMER LENDING (78%); CHECKING & SAVINGS ACCOUNTS (78%); LIFESTYLE TRENDS (77%); MARKET DEMOGRAPHICS (77%); FAMILY (76%); TRENDS (74%); COMMERCIAL BANKING (73%); ELECTRONIC COMMERCE (73%); INTERNET & WWW (73%); LETTERS & COMMENTS (73%); CREDIT UNIONS (69%); STUDENT LOANS (66%); IMMIGRATION (66%); STUDENT FINANCIAL AID (66%); ILLEGAL IMMIGRANTS (52%); Trade; Banks (Finance)

Industry: BANK Banking, finance and accounting industries; BUSN Business; NAICS: 522110 Commercial

Banking

Product: 6010000 (Banking Institutions)

Geographic: SAN FRANCISCO, CA, USA (79%); CALIFORNIA, USA (79%); UNITED STATES (79%)

SPECIAL-FEATURE: TI File 148

CROSS-OVER: NSH CROSS-OVER: TNI

Load-Date: March 4, 2014

Greenville Federal Selects DNA and Integrated Surround Solutions from Fiserv

Products in the News February 25, 2014 Tuesday 1:49 PM EST

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Length: 871 words

Body

Feb 25, 2014 (Products in the News: Delivered by Newstex)

- 130-year-old Ohio bank selects DNA from Fiserv to enhance customer experience and increase efficiency
- DNAweb, Mobiliti and Popmoney will help Greenville Federal compete with latest integrated digital banking services
- Platform's person-centric design, open architecture and collaborative DNAappstore were key factors in the selection of DNA from Fiserv

Brookfield, Wis.- Fisery, Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, today announced that Greenville Federal (OTCBB: GVFF), based in Greenville, Ohio, has selected the DNATM account processing platform and a host of add-on solutions to better serve its nearly 12,000 customers. The Fisery solution set provides the \$150 million asset bank with a deeply integrated enterprise platform to improve efficiency and drive growth.

Founded in 1883, Greenville Federal is a local community bank whose focus on long-term, quality growth helped it earn three consecutive 5-star ratings from Bauer Financial, Inc. Protecting and extending the bank's reputation for excellence, personal service and efficiency were critical considerations in the selection of a technology partner. In support of these goals, the DNA platform offers a person-centric design, together with the open architecture and collaborative application development community, all of which were cited as key factors in the decision.

"Fiserv enables us to offer our customers the best of both worlds - a personal banking experience from a local institution with deep roots in the community and all the latest financial products and services you'd expect at only the largest banks," said Jeff Kniese, President and Chief Executive Officer, Greenville Federal. "DNA is designed around people and relationships, just like us. Seamlessly integrated digital banking solutions, like MobilitiTM, Popmoney® and DNAwebTM, will 'wow' our customers and boost efficiency for the bank. Plus, with the DNAappstoreTM, we'll be able to easily customize DNA as our needs evolve."

Recognized by industry-leading analysts for its technology, user experience and breadth of functionality, DNA from Fiserv is the first open, person-centric core banking platform built for collaboration. DNA was developed using Microsoft's leading .NET Framework for a state-of-the-art core platform that banks and credit unions can rely on for the long-term. With DNA, Greenville Federal benefits from 24/7 real-time processing, robust retail, mortgage and commercial banking capabilities, as well as a 360 degree view of its retail and business relationships. Integration with DNAweb, Mobiliti and Popmoney will help Greenville Federal offer a real-time digital banking experience with the ability to send and receive social payments.

Along with DNA, Greenville Federal gains access to the DNAappstore - an online marketplace for custom core extensions called DNAappsTM. Greenville Federal can download DNAapps at any time to customize its DNA platform with new functionality, screens, processes and more. The bank can also collaborate with its peers, Fiserv and independent developers to create DNAapps using DNAcreatorTM.

"DNA will help Greenville Federal attract new customers and enhance its reputation for personal service," said Steve Cameron, president, Open Solutions Division, Fiserv. "We look forward to helping Greenville Federal continue its quality growth for years to come with DNA and many other surround solutions from Fiserv. Along with our support, Greenville Federal will benefit from a large and diverse community of financial institutions committed to shared innovation through the DNAappstore."

Greenville Federal will also implement Voice Response for phone banking, CheckFree® RXP® for electronic bill payment, tMagicTM for teller capture, Digital Document for electronic content management, the Financial Accounting suite and the CRM and Business Intelligence suite, as well as credit and item processing solutions.

Additional Resources:

- DNA from Fisery www.fisery.com/industries/bank-platforms/dna-bank-platform.htm[1]
- DNAappstore from Fiserv www.dnaappstore.com[2]

About Greenville Federal

Greenville Federal (OTCBB: GVFF) is a 130 year old federally chartered savings bank headquartered in Greenville, Ohio and is recognized as a 5-star bank by the nation's leading bank rating agency, Bauer Financial. Greenville Federal attracts deposits from, and makes loans in, the Ohio counties of Darke, Preble, Auglaize, Miami, Shelby and Mercer and the Indiana counties of Randolph and Wayne. www.greenvillefederal.com[3]

About Fisery

Fisery, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry, driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more information, visit www.fiserv.com[4].

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[1]: http://www.fiserv.com/industries/bank-platforms/dna-bank-platform.htm [2]: http://www.dnaappstore.com [3]: http://www.greenvillefederal.com [4]: http://www.fiserv.com [5]: julie.smith@fiserv.com

Classification

Language: English

Publication-Type: Web Blog

Journal Code: TNTW-1760

Subject: BANKING & FINANCE (90%); CUSTOMER EXPERIENCE (89%); COMMUNITY BANKS (78%); RETAIL BANKING (78%); FRIENDLY & PROVIDENT SOCIETIES (77%); PERSONAL FINANCE (75%); INTERNATIONAL ECONOMIC DEVELOPMENT (75%); COMMERCIAL BANKING (73%); EXECUTIVES (63%); CREDIT UNIONS (60%)

Company: FISERV INC (92%); MICROSOFT CORP (51%)

Organization: Digital; Fiserv Inc.; Microsoft

Ticker: FISV (NASDAQ) (92%); MSFT (NASDAQ) (51%); (NASDAQ) FISV (OTCBB) GVFF

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (92%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (92%); NAICS511210 SOFTWARE PUBLISHERS (51%); SIC7372 PREPACKAGED SOFTWARE (51%)

Person: Steve Cameron

Geographic: WISCONSIN, USA (72%); UNITED STATES (72%)

Greenville Indiana Miami Ohio

Load-Date: February 25, 2014

There are different ways to experience banking

Telegraph Herald (Dubuque, IA) February 16, 2014 Sunday

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Section: B; Pg. 8 **Length:** 752 words

Byline: the PropellerHeads

Body

Dear PropellerHeads: I feel like I am on top of my finances - I mean, my check register is always up-to-date.

But I get nasty looks at the market when I whip out my checkbook. Is there something else I should be doing?

Answer: I am impressed that your ledger is in good standing - but yes, that was me giving you the stink eye in line at the Piggly Wiggly.

I realize that we are not in a check-free world yet, but we are almost there; so in the meantime, burn your book and figure out what you want to get out of your banking experience.

Is accessibility the key? Do you need to see a brick-and-mortar to get that warm feeling inside. Or do you want to use only an ATM branded with a name you know? Then stick with the big dogs.

Bank of America (bankofamerica.com), Capital One (capitalone.com), Wells Fargo (wellsfargo.com), and the like all have easy-to-use online banking systems and an accompanying app that will take care of most of the things that you need while providing a branch to give you a financial hug if you need it.

If you don't plan to visit the branch, these institutions offer free transfers, bill pay, check deposit imaging and bank-to-bank transfers at no, or minimal, costs.

They also offer a whole spectrum of financial services. So if you want to have all your business - from your cash, to your loans, to your investments - all in one place, on one site, in one app; you can.

With a big bank, you get accessibility and options, but you also get the structure that goes along with it: fees. Use a different bank ATM; fee. Overdraw your account; fee. Visit a teller; fee.

For someone who grew up with "checkbook discipline" this might not be an issue, but for those who have always relied on plastic and do most of their budgeting on their phones, this can prove challenging and sometimes expensive.

You might be able to skip some of the fees but get the brick-and-mortar feeling you need from a credit union, but there might be accessibility trade-offs technology and location wise.

Don't need to see the bank, but want it to feel like a bank? Companies like ING Direct (home.capitalone360.com) and Ally (ally.com) built their banks on the premise that they would not build banks.

ING Direct, now Capital One 360, had one flaw when stepping into this market. You needed a traditional account to link your ING account to in order to successfully set up transfer relationships.

With the acquisition by Capital One and some recent face-lifts, this issue has been smoothed out.

But it is suspiciously looking like every other big bank and not the alternative, with the high interest rate, no fee, no paper appeal that it once had.

Ally seemed to have some potential as a no hassle, simple alternative to traditional banking. It has all online presence, photo check deposits, bill pay, no fee cash withdrawals, Popmoney payment options (to send payments to your family and friends), and 24/7 customer support via online chat or phone, for those who need a personal touch.

Unfortunately, Ally has been slapped with negative reviews for customer service and site efficiency.

One newer option is Simple (simple.com), a "banking alternative." No fees, no minimums, full access and real-time budgeting and notifications geared toward the mobile user.

Realistically this is very much a start-up. At this time, they only offer a checking option, so you would probably need to maintain other banking relationships.

One of the main selling points of this product is the "How much can I spend now?" component. As a company, they focus on realistic budgeting and goal setting on a basic level.

Your current balance is fine-tuned to an available balance that takes into account upcoming bills and basic financial goals that you have set for yourself; thus combining the functionality of budgeting programs such as Mint (mint.com) with your "banking" in one easy interface.

Can I really afford that pair of shoes? Yes. One swipe of your Simple Visa, you get a notification, update to your app and basically have the warm fuzzy of an up-to-date check register.

Simple believes that if you are in tune with your goals and interactive with your spending, there is no need for fees because you are less likely to overspend.

Overall, the reviews are pretty strong at this point.

A few complaints with the hold/wait time for deposits, but the app experience and service level praise is what is causing the gain in popularity, so much so that there is a waiting period to open an account.

Email question to questions@askthepropellerheads.com

Classification

Language: ENGLISH

Publication-Type: Newspaper

Subject: BANKING & FINANCE (90%); AUTOMATED TELLER MACHINES (88%); INTERNET BANKING (74%); FRIENDLY & PROVIDENT SOCIETIES (73%); ELECTRONIC BANKING (69%)

Company: WELLS FARGO & CO (93%); BANK OF AMERICA CORP (90%); ING GROEP NV (74%); ING BANK FSB (51%)

Ticker: WFC (NYSE) (93%); BAC (NYSE) (90%); BAC (LSE) (90%); 8648 (TSE) (90%); INGA (BIT) (74%); INGA (AMS) (74%); ING (NYSE) (74%)

Industry: NAICS551111 OFFICES OF BANK HOLDING COMPANIES (93%); SIC6712 OFFICES OF BANK HOLDING COMPANIES (93%); NAICS522110 COMMERCIAL BANKING (90%); NAICS525910 OPEN-END INVESTMENT FUNDS (74%); NAICS524113 DIRECT LIFE INSURANCE CARRIERS (74%); NAICS523920 PORTFOLIO MANAGEMENT (74%); SIC6311 LIFE INSURANCE (74%); SIC6282 INVESTMENT ADVICE (74%); SIC6081 BRANCHES & AGENCIES OF FOREIGN BANKS (74%); NAICS522120 SAVINGS INSTITUTIONS (51%)

Load-Date: February 16, 2014

Washington Federal Selects Fiserv for Integrated Banking Platform

Wireless News February 16, 2014 Sunday

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Length: 561 words

R	O	d	7

Fisery, a provider of financial services technology solutions, announced that Washington Federal has selected the DNA account processing platform and a host of complementary Fisery solutions to better serve its nearly 600,000 customers.

According to a release, the \$14.4 billion asset bank will use the integrated Fiserv solutions to drive growth through increased efficiency and an enhanced customer experience.

As one of the country's 100 largest banks, Fiserv noted that Washington Federal required an enterprise platform to meet its aggressive growth plans. The integrated Fiserv solution will scale with Washington Federal's growth and support the institution in driving value across its 235 branches located in eight western states.

"Our partnership with Fiserv is a transformational, long-term investment in the way we deliver value to our customers and stockholders," said Roy Whitehead, Chairman, President and CEO of Washington Federal. "The unified design of DNA and its flexible, service-oriented architecture will help us roll out new products quickly and easily. Backed by the expertise of Fiserv, we will have an innovative technology platform to enable growth now and in the future."

Fiserv added that Washington Federal selected DNA for its open architecture and person-centric design - factors that will allow the bank to easily integrate complementary solutions while maintaining a 360-degree view of its retail and commercial relationships. Real-time 24/7 processing and integrated digital banking and payments solutions like Corillian Online, Mobiliti, CheckFree RXP bill payment and Popmoney personal payment will enable the bank to deliver a robust banking experience via browser, smartphone and tablet. Washington Federal will use DNA along with Weiland Account Analysis and dedicated business online banking and bill payment services to attract commercial clients, while the Accel debit payments network and solutions for ATM processing will enhance the speed, security and convenience of the bank's electronic and card-based transactions.

"Washington Federal understands that mobility, immediacy and ease are key to delivering banking and financial services that meet the needs of its customers, and we are honored to deliver the technology that will make their vision for creating additional value for customers possible," said Jeffery Yabuki, President and Chief Executive Officer of Fiserv. "We are partnering with Washington Federal to deliver a winning and differentiated financial services experience for its retail, business and commercial customers at the intersection of enabling technology and superior relationships."

Additionally, Washington Federal will implement TransferNow for account-to-account transfers, Prologue for financial accounting, tMagic for DNA integrated teller capture and solutions for financial crime and risk management. Fiserv will also help the bank implement PEP+ for ACH payment processing and WireXchange for wire exchanges. With DNA, Washington Federal has the ability to add new functionality through integrated core extensions available through the DNAappstore - a collaborative online marketplace for custom core applications.

More Information:

www.fiserv.com/industries/bank-platforms/dna-bank-platform.htm

www.dnaappstore.com

www.fiserv.com

((Comments on this story may be sent to newsdesk@closeupmedia.com))

Classification

Language: ENGLISH

Publication-Type: Newsletter

Subject: BANKING & FINANCE (91%); ELECTRONIC BANKING (89%); EXECUTIVES (88%); NEW PRODUCTS (78%); DNA (78%); RISK MANAGEMENT (78%); FORENSIC DNA TESTING (78%); INTERNET BANKING (77%); CUSTOMER SERVICE (77%); AUTOMATED TELLER MACHINES (77%); ELECTRONIC FUNDS TRANSFER (77%); CUSTOMER EXPERIENCE (72%); INTERNET RETAILING (70%); PRODUCT INNOVATION (67%); RETAILERS (65%); ACCOUNTING (50%); FRAUD & FINANCIAL CRIME (50%); MOBILE & CELLULAR TELEPHONES (50%)

Company: FISERV INC (90%)

Ticker: FISV (NASDAQ) (90%)

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (90%); NAICS518210 DATA

PROCESSING, HOSTING & RELATED SERVICES (90%)

Person: JEFFERY W YABUKI (59%)

Geographic: UNITED STATES (94%)

Load-Date: February 16, 2014

Associated Bank Bolsters Mobile Banking and Payment Services and Introduces New Tablet App with Mobiliti from Fiserv.

Wireless News February 15, 2014

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Length: 589 words

Body

Fisery, Inc., a provider of financial services technology solutions, announced that Associated Bank, part of Associated Banc-Corp, has expanded its mobile banking and payment capabilities and added a tablet banking app with Mobiliti from Fisery.

According to a release, these changes are in response to customers' desire to conduct more banking activities via their smartphones and tablets.

With the addition of mobile remote deposit capture, branded by the bank as Associated SnapDeposit, customers can now deposit checks by snapping photos with their smartphone camera, while the addition of Popmoney enables them to initiate and accept person-to-person payments directly from their phone. These capabilities are also available in the bank's new tablet app.

"Over the past few years, mobile banking has evolved from a convenient way to access account information to a transactional channel," said Val Glytas, senior vice president and director of retail payments, Associated Bank. "Customers now expect to do more using their smartphones and their tablets, and they are increasingly comfortable moving their money using these devices."

In order to anticipate and meet customer demand, the bank's research and development team continually monitors the digital and payments ecosystems and uses that information to update an innovation roadmap that spans the next four to six quarters.

"Our philosophy is to meet customer demand for new capabilities as it emerges," said Glytas.

"Our innovation roadmap keeps us on track and allows us to do that, and ensures strong adoption and usage of new capabilities when they are made available."

In addition to indicating that the time was right to add more mobile transaction capabilities, the bank's research showed interest in tablet banking functionality. As a result, Associated Bank is also now offering Mobiliti: Tablet from Fisery, a downloadable application for iPad that provides users with access to their accounts in an interactive, touch-enabled format. Capabilities include bill payments, person-to-person payments, mobile deposit, an ATM and branch locator, and built-in calendar and calculator functions.

Several of the new digital banking and payment features are highlighted in a series of commercials created to promote the bank's new brand, which can be viewed on YouTube.

"According to the 2013 Fiserv Consumer Trends Survey, nearly 30 million U.S. households are using mobile banking and almost 19 million are using tablet banking," said Jim Tobin, SVP and general manager, Digital Channels, Fiserv. "With use of the mobile and tablet channels for financial tasks such as depositing checks and making payments continuing to surge, Associated Bank's investment in these capabilities will serve them well in 2014 and beyond."

Associated Bank remains committed to upgrading its digital solutions to provide a convenient, accessible online experience. The bank has found its customers who adopt digital channel solutions have significantly higher engagement and much lower attrition levels compared to branch-only customers. The Associated Bank iOS mobile banking application was recently named as one of the Top 10 highest rated mobile banking applications by The Financial Brand.

Associated Bank uses the Signature account processing platform from Fiserv.

Associated Bank Bolsters Mobile Banking and Payment Services and Introduces New Tablet App with MoPage 3 of 37 iserv.

More information:

www.associatedbank.com

www.fiserv.com

((Comments on this story may be sent to newsdesk@closeupmedia.com))

Classification

Language: ENGLISH

Publication-Type: Newsletter

Journal Code: 0KNE ASAP

Acc-No: 358656845

Subject: BANKING & FINANCE (92%); TABLET COMPUTERS (90%); COMMERCIAL BANKING (90%); SMARTPHONES (90%); MOBILE APPLICATIONS (90%); MOBILE PAYMENTS (90%); MOBILE COMMERCE (90%); MOBILE & CELLULAR TELEPHONES (90%); EXECUTIVES (88%); RESEARCH & DEVELOPMENT (78%); AUTOMATED TELLER MACHINES (78%); WIRELESS TELECOMMUNICATIONS CARRIERS (78%); COMPUTING & INFORMATION TECHNOLOGY (78%); TELECOMMUNICATIONS SERVICES (78%); TRENDS (77%); MANAGERS & SUPERVISORS (74%); INTERNET SOCIAL NETWORKING (73%); SOFTWARE DEVELOPMENT & ENGINEERING (72%); Trade; Information technology services industry; Banking industry; Telecommunications industry; Banks (Finance)

Company: ASSOCIATED BANC-CORP (91%); FISERV INC (58%); Fiserv Inc.; Associated Banc-Corp.; Associated Bank (Chicago, Illinois)

Ticker: ASBC (NASDAQ) (91%); FISV (NASDAQ) (58%); FISV; ASBC

Industry: NAICS551111 OFFICES OF BANK HOLDING COMPANIES (91%); SIC6712 OFFICES OF BANK HOLDING COMPANIES (91%); NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (58%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (58%); BUSN Business; INTL Business, international; TELC Telecommunications industryCY COPYRIGHT 2014 Gale, Cengage Learning; SIC: 7371 Computer programming services; SIC: 7373 Computer integrated systems design; SIC: 7376 Computer facilities management; SIC: 7378 Computer maintenance & repair; SIC: 7379 Computer related services, not elsewhere classified; SIC: 6021 National commercial banks; SIC: 6022 State commercial banks; SIC: 6029 Commercial banks, not elsewhere classified; SIC: 4812 Radiotelephone communications; SIC: 4813 Telephone communications, exc. radio; NAICS: 517110 Wired Telecommunications Carriers; NAICS: 522110 Commercial Banking

Product: 4800000 (Communications); 6010000 (Banking Institutions)

Person: JAMES R TOBIN (52%)

Geographic: CHICAGO, IL, USA (59%); ILLINOIS, USA (59%); UNITED STATES (79%); United States

CROSS-OVER: CDB CROSS-OVER: TNI CROSS-OVER: PRO

Load-Date: February 18, 2014

Ally Bank expands availability of Ally Mobile Banking app

MarketLine NewsWire (Formerly Datamonitor) February 12, 2014 Wednesday 7:33 AM GMT

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M2 Banking & Credit News

Section: FINANCIAL SERVICES; Technology & Telecommunications

Length: 218 words

Highlight: Ally Bank, a banking subsidiary of Ally Financial Inc., has expanded availability of its Ally Mobile

Banking app to include a version designed for Windows Phone 8 users.

Body

The Windows smartphone app is being rolled out in two phases. The first iteration includes account and transaction detail, recurring electronic transfers between Ally and non-Ally bank accounts and Ally's remote deposit capture feature, Ally eCheck Deposit. Phase two, due out later this year, will include additional features such as Bill Pay and Popmoney person-to-person payments. "We listened to our customers and developed the app in direct response to feedback from Windows Phone 8 users who also want to enjoy the perks of Ally Mobile Banking," said Diane Morais, Ally Bank deposits and line of business integration executive. "The functionality of our mobile banking app aligns with our philosophy of offering consumer-friendly products and services to make the banking experience simpler, and decidedly better." Ally Mobile Banking was launched in April 2012 for iPhone and Android devices and expanded last November with the second generation smartphone app featuring Ally eCheck Deposit and Bill Pay. It also continued to offer customers all of its original features such as a call wait time display and a nationwide ATM and Cash-Back Locator. "Our customers with Windows smartphones will appreciate the convenience this latest mobile app will add to their overall Ally Bank experience," added Morais.

Classification

Language: ENGLISH

Publication-Type: Newswire

Subject: SMARTPHONES (92%); MOBILE APPLICATIONS (90%); MOBILE COMMERCE (90%); BANKING & FINANCE (90%); MOBILE & CELLULAR TELEPHONES (90%); PARENT COMPANIES (90%); ELECTRONIC BANKING (90%); AUTOMATED TELLER MACHINES (78%); RETAIL BANKING (77%); MERCHANT BANKING (72%); Retail Banking; Merchant Banking; Software

Company: ALLY FINANCIAL INC (90%)

Industry: NAICS522291 CONSUMER LENDING (90%); SIC6141 PERSONAL CREDIT INSTITUTIONS

(90%)

Load-Date: February 18, 2014

Popmoney events come to campus

The Setonian: Seton Hall University February 5, 2014 Wednesday

University Wire

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Section: NEWS; Pg. 1 **Length:** 354 words

Byline: Danielle Adamkiewicz

Body

Zombies are everywhere!!!!!

Login | Register

Setonian Alumni

The Setonian>News

Staff Writer

Published: Wednesday, February 5, 2014

Updated: Wednesday, February 5, 2014 23:02

Seton Hall students are all familiar with the sight of blue, and most would like to see a little more green in their bank accounts. This month Popmoney is coming to campus with the goal of making Seton Hall a little more orange.

Popmoney is a mobile device and computer app that allows users to send payments and receive money with the click of a button anytime, anywhere.

"Popmoney is basically like a virtual wallet," said senior Jennifer Crowe. "Instead of fumbling around looking for your wallet, you can just pop out your cell phone."

Popmoney is also offered at over 1900 banks nationwide.

In order to give students a better idea of what Popmoney is all about, some events will be cosponsored by the University's PNC throughout the month.

Popmoney events will kick off Feb. 11 by covering campus with orange balloons to represent upcoming activities. The events will continue on Feb. 18 when Popmoney will partner with PNC at a table offering free cake pops to students who have downloaded the app. On Feb. 20 Popmoney will host a men's basketball game takeover providing students with another opportunity to become aquainted with Popmoney's benefits.

On Feb. 13th in room 124 of Fahy Hall certified public accountant and award winning business attorney, Daniel Crowe, will be a guest speaker discussing how Seton Hall students can be savvy with their finances using Popmoney.

"It is important to stress the issue of being smart with money to students," Crowe said. "Students will be able to embark on a new digital journey by having the chance to learn about Popmoney's digital banking."

The team will also challenge students to find them in their Popmoney shirts on Feb. 25. The first three students will recieve a prize if they show they've downloaded the app.

Popmoney will also include a partnership with Dunkin Donuts. For more information, contact jennifer.crowe@student.shu.edu

Danielle Adamkiewicz can be reached at danielle.adamkiewicz@student.shu.edu

Classification

Language: ENGLISH

Publication-Type: Newspaper

Subject: STUDENTS & STUDENT LIFE (90%); WRITERS (78%); CONSUMER ELECTRONICS (76%); MOBILE & CELLULAR COMMUNICATIONS (76%); ELECTRONIC WALLETS (70%); SPONSORSHIP

(68%); BASKETBALL (65%); MOBILE & CELLULAR TELEPHONES (54%)

Company: DUNKIN' BRANDS GROUP INC (50%)

Ticker: DNKN (NASDAQ) (50%)

Industry: NAICS722515 SNACK & NONALCOHOLIC BEVERAGE BARS (50%); SIC5812 EATING

PLACES (50%)

Geographic: South Orange; NJ

Load-Date: February 6, 2014

OnPoint Community Credit Union Introduces a New Digital Banking Experience with Fisery Solution Suite.

Professional Services Close-Up January 15, 2014

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Length: 576 words

Body

Fisery, Inc., a global provider of financial services technology solutions, announced that OnPoint Community Credit Union, a \$3.2 billion asset, 260,000 member credit union based in Portland, Ore., is helping members better manage their finances through the implementation of a full-featured suite of digital banking services from Fisery.

According to a release, with the addition of Corillian Online for online banking, Mobiliti and Mobiliti: Tablet for mobile and tablet banking and AllData PFM for personal financial management, OnPoint is offering an integrated digital banking experience that can cater to specific member needs. The credit union has also added advanced money movement options including faster bill payments via CheckFree RXP, money transfers between institutions via TransferNow and person-to-person payments via Popmoney.

"The enhancements to our digital banking services were driven by a desire to give our members what they want today, with an eye toward tomorrow," said Rob Stuart, president and CEO, OnPoint Community Credit Union. "This is about giving members more control over their money, and equipping them with the tools they need to make better financial decisions. We view Fiserv as a partner that can grow with us as we work to provide a better member experience."

OnPoint worked closely with Fiserv to tightly integrate the new digital banking capabilities into existing OnPoint systems, and to customize the solutions where needed to meet member needs. As a result, members are experiencing new conveniences, such as the ability to see all account balances in one place, as well as the implementation of a single password for online, mobile and tablet banking.

Money movement is also easier for members, as they can use their OnPoint account as a hub for multiple types of payments and transfers. Members now have access to same-day and overnight bill payment options, as well as the ability to transfer money between financial institutions. The Popmoney person-to-person payment service provides a way to send money to or receive money from family, friends or others, even if they are not OnPoint members.

The credit union sees the potential of these in-demand services to attract new members to their already diverse member base.

"Our member base is made up of people from all walks of life," said Stuart of OnPoint. "Members were requesting these new capabilities and we're proud of what we've delivered."

"Progressive financial institutions like OnPoint are approaching online, mobile and tablet banking not as isolated channels, but as a holistic digital experience," said Erich Litch, division president, Digital Channels, Fiserv. "By delivering an integrated suite of digital banking services, complemented by advanced money movement capabilities, OnPoint is delivering a better overall member experience."

OnPoint utilizes the XP2 platform from Fisery for account processing.

OnPoint Community Credit Union is a community-owned financial institution with over 260,000 loyal members. Membership is open to anyone who lives or works in Benton, Clackamas, Columbia, Crook, Deschutes, Jefferson, Lane, Linn, Marion, Multnomah, Polk, Washington and Yamhill counties in Oregon, and Clark and Skamania counties in Washington.

More Information:

http://www.fiserv.com

((Comments on this story may be sent to newsdesk@closeupmedia.com))

Classification

Language: ENGLISH

Publication-Type: Magazine

Journal Code: 2PYE ASAP

Acc-No: 355585156

Subject: CREDIT UNIONS (96%); BANKING & FINANCE (91%); FRIENDLY & PROVIDENT SOCIETIES (90%); PERSONAL FINANCE (90%); ELECTRONIC BANKING (90%); COMPUTING & INFORMATION TECHNOLOGY (78%); INTERNET BANKING (77%); EXECUTIVES (77%); SOFTWARE DEVELOPMENT & ENGINEERING (74%); COMMERCIAL BANKING (72%); COMPUTER PROGRAMMING (60%); Trade; Information technology services industry Finance; Credit unions Finance; Banking software; Banks (Finance)

Company: FISERV INC (90%); Fiserv Inc. Finance

Ticker: FISV (NASDAQ) (90%); FISV

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (90%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (90%); BUS Business, generalCY COPYRIGHT 2014 Gale, Cengage Learning; SIC: 7371 Computer programming services; SIC: 7373 Computer integrated systems design; SIC: 7376 Computer facilities management; SIC: 7378 Computer maintenance & repair; SIC: 7379 Computer related services, not elsewhere classified; SIC: 6061 Federal credit unions; SIC: 6062 State credit unions; NAICS: 522110 Commercial Banking; NAICS: 522130 Credit Unions

Product: 6010000 (Banking Institutions); 6142000 (Credit Unions)

Geographic: PORTLAND, OR, USA (88%); OREGON, USA (90%); UNITED STATES (90%); United States

EVENT: Finance

Load-Date: January 16, 2014

OnPoint Community Credit Union Rolls Out a New Digital Banking Experience with Fiserv Solution ...

Products in the News January 10, 2014 Friday 2:00 PM EST

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Length: 706 words

Body

Jan 10, 2014 (Products in the News: Delivered by Newstex)

- Credit union enhances online and mobile banking, adds tablet banking
- Money movement is easier with faster bill payment options, transfers between institutions and person-to-person payments
- Enhancements and addition of new capabilities driven by member requests

Brookfield, Wis. — Fiserv, Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, announced today that OnPoint Community Credit Union, a \$3.2 billion asset, 260,000 member credit union based in Portland, Ore., is empowering members to better manage their finances through the implementation of a full-featured suite of digital banking services from Fiserv.

With the addition of Corillian Online® for online banking, MobilitiTM and MobilitiTM: Tablet for mobile and tablet banking and AllData® PFM for personal financial management, OnPoint is offering an integrated digital banking experience that can cater to specific member needs. The credit union has also added advanced money movement options including faster bill payments via CheckFree® RXP®, money transfers between institutions via TransferNow® and person-to-person payments via Popmoney®.

"The enhancements to our digital banking services were driven by a desire to give our members what they want today, with an eye toward tomorrow," said Rob Stuart, president and CEO, OnPoint Community Credit Union. "This is about giving members more control over their money, and equipping them with the tools they need to make better financial decisions. We view Fiserv as a partner that can grow with us as we work to provide a better member experience."

OnPoint worked closely with Fiserv to tightly integrate the new digital banking capabilities into existing OnPoint systems, and to customize the solutions where needed to meet member needs. As a result, members are experiencing new conveniences, such as the ability to see all account balances in one place, as well as the implementation of a single password for online, mobile and tablet banking.

Money movement is also easier for members, as they can use their OnPoint account as a hub for multiple types of payments and transfers. Members now have access to same-day and overnight bill payment options, as well as the ability to transfer money between financial institutions. The Popmoney person-to-person payment service provides an easy way to send money to or receive money from family, friends or others, even if they are not OnPoint members.

The credit union sees the potential of these in-demand services to attract new members to their already diverse member base.

"Our member base is made up of people from all walks of life," said Stuart of OnPoint. "Members were requesting these new capabilities and we're proud of what we've delivered."

"Progressive financial institutions like OnPoint are approaching online, mobile and tablet banking not as isolated channels, but as a holistic digital experience," said Erich Litch, division president, Digital Channels, Fiserv. "By delivering an integrated suite of digital banking services, complemented by advanced money movement capabilities, OnPoint is delivering a better overall member experience."

OnPoint utilizes the XP2® platform from Fiserv for account processing.

About OnPoint Community Credit Union

OnPoint Community Credit Union has been improving the lives of members and the communities it serves for over 80 years. OnPoint is the largest community-owned financial institution in Oregon with over 260,000 loyal members. Membership is open to anyone who lives or works in Benton, Clackamas, Columbia, Crook, Deschutes, Jefferson, Lane, Linn, Marion, Multnomah, Polk, Washington and Yamhill counties in Oregon, and Clark and Skamania counties in Washington.

About Fisery

Fisery, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry, driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more information, visit www.fiserv.com[1].

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Company: FISERV INC (92%)

Organization: Columbia; Fiserv Inc.; PFM

Ticker: FISV (NASDAQ) (92%); (NASDAQ) FISV

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (92%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (92%)

Person: Erich Litch; Rob Stuart

Geographic: PORTLAND, OR, USA (57%); WISCONSIN, USA (72%); OREGON, USA (57%); UNITED STATES (72%)

Benton Brookfi

Brookfield

Clackamas

Deschutes

Oregon

Polk

Portland

Skamania

Washington

Load-Date: January 10, 2014

Mobiliti from Fiserv Recognized as Top Customizable Solution in Javelin Strategy & Research Annual Mobile Banking Vendor Scorecard.

Wireless News December 31, 2013

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Length: 475 words

Body

Fisery, Inc., a provider of financial services technology solutions, announced that Mobiliti from Fisery received the highest score for a customizable solution in the Javelin Strategy & Research 2013-2014 Mobile Banking Vendor Scorecard.

According to a release, the report offers a detailed, competitive analysis and ranking of 11 mobile banking providers based on an evaluation of security, mobile platform support, product features and emerging capabilities. This marks the third year that Fiserv has been a top ranked mobile banking solution provider in the report.

Fiserv was rated highly across all four areas of evaluation for customizable solutions, particularly the features category. The features category analyzed money monitoring and advanced money movement capabilities available through the solution, as well as user ratings, reviews, partnerships and clients. The integration of the Popmoney person-to-person payment service into Mobiliti in 2013 was highlighted as a notable addition to the Fiserv solution set. The report authors also noted that Mobiliti offers the ability to review bill information from a mobile device, as well as the ability to add a new payee by taking a picture of a bill with a smartphone camera.

"In the past year, Fiserv has expanded its already comprehensive mobile banking offering by completing the integration of the Popmoney person-to-person solution into the Mobiliti platform," said Mary Monahan, executive vice president and research director, Mobile, Javelin Strategy & Research. "Mobiliti goes beyond the basics with capabilities such as alerts and notifications as well as tools designed to measure, monitor and improve customer acceptance and usage of mobile banking."

The Javelin report noted that adoption of mobile banking continues to grow rapidly, as does its importance to consumers, which underscores the value of selecting a mobile banking provider. In a positive sign, only 31 percent of non-mobile bankers said they were skeptical of mobile banking's value, down from 40 percent in 2012. The percentage of non-mobile bankers citing security concerns as a reason to not use the service also declined.

"Consumers are increasingly turning to the mobile channel to monitor their finances and complete transactions," said Jim Tobin, senior vice president and general manager, Mobile Solutions, Digital Channels, Fiserv. "Innovation and investment will be essential to achieve mobile channel success, especially as financial institutions transition into offering more types of mobile payments. We are committed to working with our clients to deliver the functionality that ensures they remain ahead of the curve."

More information:

www.fiserv.com/mobiliti

((Comments on this story may be sent to newsdesk@closeupmedia.com))

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Mobiliti from Fiserv Recognized as Top Customizable Solution in Javelin Strategy & Research Annual Mage 2 of 2cing Vendor Scorecard.

Subject: Trade; Information technology services industry Rankings; Banks (Finance) Rankings; Bank management

Company: Fiserv Inc. Rankings

Ticker: FISV

Industry: BUSN Business; INTL Business, international; TELC Telecommunications industryCY COPYRIGHT 2013 Gale, Cengage Learning; SIC: 7371 Computer programming services; SIC: 7373 Computer integrated systems design; SIC: 7376 Computer facilities management; SIC: 7378 Computer maintenance & repair; SIC: 7379 Computer related services, not elsewhere classified

Product: 6010000 (Banking Institutions)

Geographic: United States

EVENT: Rankings CROSS-OVER: CDB CROSS-OVER: TNI CROSS-OVER: PRO

Load-Date: January 1, 2014

First National Bank Releases Popmoney Instant Payments

Manufacturing Close-Up December 30, 2013 Monday

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Length: 333 words

Body

First National Bank of Pennsylvania recently announced that it is one of the first banks in the country, and the first bank in Pennsylvania, to introduce Popmoney Instant Payments, a new feature within the Popmoney personal payment service that allows FNB online banking customers with an FNB debit card to transfer money in real time to other people.

According to a release, Popmoney, a Fiserv product which FNB has offered since 2012, allows FNB customers to request money or send payments using the recipient's email address, mobile phone number or bank account information. Customers will now have the convenience of sending money immediately, without the need for cash or the traditional delays associated with other forms of money movement, such as check or ACH and without the hassle and expense of a wire transfer.

FNB customers enrolled in Popmoney will see a new instant payment option within Online Banking when entering a payment to an eligible recipient. The new instant payment option leverages the customer's debit card to increase the speed of the payment, therefore requiring the sender and recipient of Popmoney Instant Payments to have a debit card in the STAR or Accel network to take advantage of this service. This new feature further reinforces FNB's commitment to investing in technology to add value to customer relationships. In April of this year, First National Bank significantly enhanced both its Mobile and Online Banking services.

"First National Bank will continue to aggressively invest in technology to improve the delivery of our products and services," notes Samuel Kirsch, SVP of Electronic Delivery. "We already match services offered by some of the largest financial institutions in the nation, and we will continue to use leading edge technology to meet the rapidly evolving needs of our current customers and to attract new customers."

More information:

www.fnb-online.com

www.fnbcorporation.com

((Comments on this story may be sent to newsdesk@closeupmedia.com))

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Company: FIRST NATIONAL BANK OF WEST CHESTER (91%); FIRST NATIONAL BANK OF PENNSYLVANIA (85%); FISERV INC (57%)

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Geographic: PENNSYLVANIA, USA (90%); UNITED STATES (90%)

Load-Date: December 30, 2013

First National Bank Enhances Popmoney with Instant Payments

SocialBizWire December 20, 2013 Friday

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Length: 229 words

Body

US financial services firm First National Bank of Pennsylvania said that has introduced a new feature within the Popmoney personal payment service called Popmoney Instant Payments that allows FNB online banking customers with an FNB debit card to transfer money in real time to other people.

Popmoney, a Fiserv product which FNB has offered since 2012, allows FNB customers to quickly and easily request money or send payments using the recipient's email address, mobile phone number or bank account information.

Customers will now have the convenience of sending money immediately, without the need for cash or the traditional delays associated with other forms of money movement, such as check or ACH and without the hassle and expense of a wire transfer.

FNB customers enrolled in Popmoney will see a new instant payment option within Online Banking when entering a payment to an eligible recipient.

The new instant payment option leverages the customer's debit card to increase the speed of the payment, therefore requiring the sender and recipient of Popmoney Instant Payments to have a debit card in the STAR or Accel network to take advantage of this service.

First National Bank of Pennsylvania, the largest subsidiary of FNB Corp. (NYSE: FNB), has over 265 full-service locations in Pennsylvania, Ohio, Maryland and West Virginia.

Find out more at www.fnb-online.com.

Classification

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Company: FIRST NATIONAL BANK OF PENNSYLVANIA (84%); F N B CORP (62%); FISERV INC (57%)

Ticker: FNB (NYSE) (62%); FISV (NASDAQ) (57%)

Industry: SIC6021 NATIONAL COMMERCIAL BANKS (84%); NAICS551111 OFFICES OF BANK HOLDING COMPANIES (62%); SIC6712 OFFICES OF BANK HOLDING COMPANIES (62%); NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (57%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (57%)

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Load-Date: December 20, 2013

Payments landscape: "Still Crazy After All These Years"

American Bankers Association. ABA Banking Journal July 2013

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Section: Pg. 24; Vol. 105; No. 7; ISSN: 0194-5947; CODEN: ABAJD5

Length: 2603 words **Byline:** Valentine, Lisa

Body

When it comes to payments, except for prepaid, many banks are sitting on the sidelines, waiting for definitive technology standards, a fail-proof business case, and assurance that merchants and consumers will come on board. In its annual survey of community banks, Abound Resources found that interest in mobile payments is waning. In 2012, 28% of community banks listed mobile payments as a priority. By 2013, that number fell to 14%. This article presents an update on innovations and best guesses on where the industry is headed. Prepaid debit and payroll cards are one payment innovation that has surpassed industry expectations. In a 2012 survey conducted by Mercator Advisory Group for ABA, more than 80% of banks reported that their customers would be interested in prepaid. Today, about 168 different digital wallets are available, says Matthew Friend, managing director of Accenture Payment Services North America, and he expects that number to grow before the industry consolidates.

FULL TEXT:

"It seems mobile payments has been the next big thing for the last five years, and we still haven't seen a lot of volume," says Steve Kenneally, vice-president of ABA's Center for Regulatory Compliance. And so goes payments. A lot of talk and not a lot of action. There are a handful of successes, however. Starbucks generates more than three million mobile transactions each week in the United States. That's a lot of lattes. And prepaid cards are booming.

When it comes to payments, except for prepaid, many banks are sitting on the sidelines, waiting for definitive technology standards, a fail-proof business case, and assurance that merchants and consumers will come on board. In its annual survey of community banks, Abound Resources found that interest in mobile payments is waning. In 2012, 28% of community banks listed mobile payments as a priority. By 2013, that number fell to 14%.

Banks are continually scolded for not being innovative in a world of Google Wallet and PayPal, but for many, it's unclear how to win customers' physical and virtual wallets.

In a complex payments ecosystem that continues to evolve, are there clear winners and others in a tenuous position of non-relevance? To paraphrase Yogi Berra, it's difficult to make predictions, especially about the future of payments. That said, the following is an update on innovations and best guesses on where the industry is headed.

Prepaid debit outperforms

Prepaid debit and payroll cards are one payment innovation that has surpassed industry expectations. Initiatives, such as Green Dot, which links a Visa debit card to a traditional checking account; Bluebird, a mobile prepaid account offered by American Express and distributed through Walmart; NetSpend, which is targeted to underbanked consumers; and ABA's prepaid program, offered in partnership with TransCard and MasterCard, are a few examples among literally hundreds.

Aite Group projects that prepaid debit and payroll cards will grow from 9.7 million in 2010 to 29.2 million by 2016. Madeline Aufseeser, Aite Group senior analyst, attributes this growth to four factors: a decline in free checking for low-balance customers; the entrance of big brands into the prepaid market; consumer-friendly pricing; and more employers adopting payroll programs.

Although first positioned as a product for the unbanked or underbanked, prepaid is popular with consumers from all income brackets. Reloadable prepaid cards with fee transparency and an inability to be overdrawn are replacing traditional checking accounts, notes Ginger Schmeltzer, senior vice-president of emerging payments at Fiserv. "If prepaid takes off as an alternative to a checking account, that's a game changer for banks," she sayss.

Banks are becoming prepaid believers. In a 2012 survey conducted by Mercator Advisory Group for ABA, more than 80% of banks reported that their customers would be interested in prepaid.

In addition, a mandate from the U.S. government that all federal benefits be paid electronically is a significant driver in prepaid growth, says Kenneally, noting the government has moved about 9 million recipients to prepaid.

Another driver, says Christopher McClinton, vice-president of payments solutions at ABA, is the banks' need to replace lost fee income. But since community banks traditionally participate in a larger bank's agent program, they lose out on capturing customer deposits. To improve the economics, ABA's prepaid program provides a suite of products, including payroll, gift, and reloadable cards. Since ABA is not a bank, the banks keep the deposits.

EMV: full speed ahead

As of second-quarter 2012, 1.55 billion EMV (EuroPay MasterCard and Visa) chip-based payment cards were in use worldwide. In the United States, migration from magnetic-stripe cards to more secure EMV cards is well underway. As the last G20 country to move to EMV, the United States has become an easy target for fraudsters, notes Julie Conroy, Aite Group research director, with issuers reporting up to a 50% increase in counterfeit card fraud. Also, EMV card costs have fallen from a high of \$4 to about \$1.30 per card. Today, it's almost impossible to buy a point-of-sale terminal that does not support EMV, giving merchants no choice but to install EMV terminals as part of their POS refresh cycle. Another factor: the October 2015 liability shift, holding merchants without EMV acceptance liable for losses.

For banks, EMV represents more than an opportunity to reduce card fraud. Suzanne Glavin, director of product management at Elan, foresees that the EMV chip will be the impetus for deeper customer relationships by enabling issuers to merge payments with other value-added services, such as couponing and rewards.

NFC: slow progress

Two years ago, the Federal Reserve Banks of Boston and Atlanta jointly published Mobile Payments in the United States: Mapping Out the Road Ahead, in which the banks touted near-field communications (NFC) as the technology that would-finally-enable mobile payments.

In their updated May 2013 report, U.S. Mobile Payments Landscape-Two Years Later, the banks are much less certain that NFC will be mobile payments' knight in shining armor, listing cloud-based POS solutions and quick response (QR) codes as possible contenders.

It seems the payments industry miscalculated just how challenging creating a payments ecosystem to support NFC would be. Delays in mobile device certification, a lack of merchants willing to install NFC terminals, and difficulties in convincing financial institutions to install payments applications on mobile devices have contributed to NFC's lackluster adoption.

The NFC market also has slowed down due to Google's reassessment of its Google Wallet and the delay in Isis mobile wallet pilots in Salt Lake City, Utah, and Austin, Tex., says Randy Vanderhoof, executive director of the Smart Card Alliance.

During the Alliance's recent NFC Solutions Summit, Vanderhoof heard positive feedback from merchants participating in the Isis pilots. "The technology is working extremely well, and merchants are excited by the opportunities NFC mobile wallets create for engaging customers and influencing shopping behaviors," relates Vanderhoof.

Dean Seifert, senior vice-president of product strategy at Vantiv, is not betting on NFC, however. "Because NFC is not ubiquitous at the point of sale or the mobile device, [it] is going to fall by the wayside," he predicts.

The digital wallet: Will banks find a way?

Today, about 168 different digital wallets are available, says Matthew Friend, managing director of Accenture Payment Services North America, and he expects that number to grow before the industry consolidates. The winners will be the digital wallets that offer payment options as well as loyalty and rewards cards, receipt tracking, and other financial management tools in a secure environment.

"Banks are in the best position to provide a digital wallet," says Friend. But they shouldn't delay. "Consumers want banks to provide the digital wallet, but will banks move fast enough for consumers?" asks Friend. "It will be tricky for banks to balance the investments needed for a digital wallet in a capital-constrained environment."

Others agree that it makes sense for banks to own the digital-wallet space. "Any digital-wallet provider that thinks it's going to succeed by disintermediating the card networks simply isn't going to work," says Scott Hansen, executive vice-president of business development at Harland Financial Solutions. "Until banks enable the data flow using conventional card-authentication networks, digital wallets will stall. The credit card information must remain with the bank and not a technology or telecommunications company."

Kenneth Moy, group head of MasterCard's U.S. emerging payments, says that consumers want a digital wallet from their trusted financial institution, rather than a technology company. He says the MasterPass digital wallet, currently in beta, is not a MasterCard-branded wallet, but the wallet of financial institutions that accept MasterCard. He adds that the wallet is open to others, including Visa, American Express, and private-label cards.

Today, 180 merchants in the United States are live with MasterPass, and Moy says MasterCard plans to extend that number to hundreds of thousands by the end of 2013.

Visa's online payment service V.me., launched in late 2012, has 82 financial institution partners and 37 ecommerce retailers, with an additional 180 merchants waiting to go live, according to a Visa spokesperson.

One of the biggest challenges with the digital wallet, says Jim Simpson, senior vice-president and chief technology officer at City Bank Texas, is that the current card-swipe process is not broken. For consumers, paying with a card is easy. Simpson's solution is to focus, instead, on what happens before and after the swipe, suggesting that banks improve the digital wallet to provide a great experience for customers, with incentives and rewards.

Niti Badarinath, head of mobile banking at U.S. Bank, agrees that banks should focus less on changing the form factor from a plastic card to a mobile device, but more on bundling value-added services onto the device, such as loyalty and rewards and even geo location-based services that take advantage of the device's GPS.

P2P: riding the rails

ClearXchange (Bank of America, Chase, and Wells Fargo), Popmoney (Fiserv), and PayPal are three of the biggest players in the person-to-person (P2P) payments space. But challenges in widespread adoption of P2P remain. To receive a payment, the payee is asked for his banking account information via email or text message, something that fraud-fearful consumers are loath to provide. And since transactions are transmitted via the ACH network, they take several days to clear.

The key to P2P adoption, believes Hansen, is expedited P2P payments.

To solve these challenges, Computer Services, Inc. (CSI) is using the existing credit card payment rails to initiate instantaneous payments, explains Derrick Bretz, product manager. The solution, in beta and planned for general release by mid-summer, allows consumers with a checking or savings account to transfer funds to anyone with a Visa account.

The P2P application has business uses as well, notes Bretz, explaining that merchants with a Visa card can ask consumers to make payments directly to the merchant's credit card account.

Crypto-currencies

Bitcoin calls itself "an open source, P2P digital currency," and, as of April 2013, reports that the total value of bitcoins in circulation is more than 51.3 billion. What are Bitcoin and other crypto-currencies, really?

Hansen calls Bitcoin "an anti-establishment movement at heart." Why? Because it is completely independent of any banking system, regulatory agency, or government, and allows Bitcoin users to send money anonymously across borders.

Consumers store bitcoins in digital wallets and use them to purchase goods and services from online merchants, or sell them on an exchange site, such as Mt. Gox.

For banks, just monitoring the rogue currencies is enough, for now. "The world of virtual currency will continue to play out for a long time," points out Accenture's Friend. "The market is small and a novelty, but it is creating a true global currency."

Square off

Square-the San Francisco, Calif., startup that revolutionized small businesses payments with its card reader attached to a mobile device-boasts that it processes more than SI5 billion in payments annually. Small businesses pay either 8275 per month or 2.75% per swipe for use.

Others offer competing products. Vantiv's Vantiv Accept is a mobile app and card reader that allows merchants to swipe credit, debit, or prepaid cards on a smartphone or tablet. In addition to small businesses such as plumbers or craft fair vendors, Vantiv Accept appeals to large merchants that want to accept payments anywhere in the store (so called "line-busting") or need a back-up payment system if the power goes out, explains Seifert. Vantiv's next step: connect merchant and consumer mobile devices. "We're getting to a world where I can input my grocery list on my phone, pay for it, and send it to the supermarket, and pick up my order when I arrive," he says.

Mobile billpay innovations

Although about three-quarters of consumers use online banking, only about 25% use their bank's online bill payment feature, says Ralph Marcuccilli, president of Allied Payment Network. The number using mobile billpay is even less. Robb Gaynor, founder and chief product officer at Malauzai, says only 3.5% of active mobile banking users pay bills using a mobile device, mainly because it's difficult to enter bill payment information on a mobile phone.

To boost adoption by overcoming the lack of a traditional keyboard, Malauzai is reselling Allied's recently launched Picture Pay. Consumers take a photo of a bill using a mobile device, enter the amount, and select the payment delivery option, including next day. Allied is hoping to roll out a pay-by-voice version at summer's end.

City Bank Texas has offered Picture Pay as part of its mobile banking lineup for several months. While still evaluating the success, Simpson reports that customers who did not pay bills online before are now snapping photos.

Simpson is particularly pleased with the number of customers who are using the pay-again feature. "Customers like their first experience and are coming back for more. It's a sticky solution," he says.

"If banks don't find a way to make bill payment easier, banks will be disintermediated by biller-direct websites or providers, such as PayPal," says Marcuccilli. "The entity that enrolls the customer in billpay owns that relationship."

Payments: room for everyone?

As we wait for more of the payments dust to settle, banks should begin laying a foundation for mobile payments to get customers comfortable using their mobile devices for banking transactions, according to Ginger Schmeltzer. "Explore how your customers like to use mobile and what their concerns are, and what the bank can do to make it a more compelling experience," she encourages.

Suzanne Glavin believes that banks also should look beyond mobile for ways to innovate more traditional payment environments, such as ATMs and branches with advanced interactive tellers.

U.S. Bank's Niti Badarinath suggests that banks get off the sidelines, even with the uncertainty inherent in the payments ecosystem.

"Make a number of small bets and move in many directions quickly," Badarinath says. "We don't know which payment innovation will win, but we need to be prepared." *

Graphic

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Abri Credit Union Enhances Relationship with Fiserv

Wireless News March 3, 2014 Monday

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Length: 746 words

B	oć	ł

Fisery, a global provider of financial services technology solutions, announced that Abri Credit Union, has extended and expanded its relationship with Fisery.

According to a release, following a competitive selection process, Abri Credit Union selected XP2 from Fiserv for account processing along with value-added capabilities for mobile banking, person-to-person payments, online banking, bill pay, and product and service messaging. The \$300 million credit union has more than 25,000 members and currently uses Fiserv solutions for electronic content management and financial management.

"In comparison to other solutions we reviewed in the market, we were most impressed with the Fiserv investment in product development, service levels and timely product releases. We anticipate our expanded 20-year partnership will help Abri Credit Union outpace the competition," said Brian Cedergren, president and Chief Executive Officer, Abri Credit Union. "Building one-on-one relationships with our members - and helping them succeed financially - is what drives our success. Our selection of Fiserv products and services, including those for the digital channel, will help us continue to deliver the best experience possible for our members."

In addition, Fiserv noted:

The selection of XP2, a technology platform with established integration across a broad range of Fiserv solutions, will help Abri Credit Union cultivate member relationships, improve efficiencies and maximize cross-selling opportunities. The credit union will leverage the enhanced XP2 lending functionality, as well as the solution's customizable workflows, to gain efficiencies in its mortgage and small business lending processes. Cross-channel integration will enable members to get up-to-the-minute account information and help staff answer member questions with just a few key strokes.

Abri Credit Union's selection of several self-service, customer-facing digital solutions will provide its members with 24/7 access to innovative financial services, including enhanced bill payment, online banking, payments and mobile banking. The credit union will implement Popmoney from Fiserv to enable its members to send and receive person-to-person, or social, payments, while Mobiliti will introduce mobile banking functions, including payment and deposit capabilities, to its members. Additionally, Abri Credit Union will implement Corillian Online for online banking and CheckFree RXP for online bill pay.

"Abri Credit Union stands to benefit from advanced enterprise-wide technology and established integration offered by a broad range of innovative Fiserv products and services," said Mark Sievewright, president, Credit Union Solutions, Fiserv. "Fiserv provides Abri Credit Union and many other organizations like it with the comprehensive technology solutions required by today's competitive market conditions. With the expansion of our long-standing relationship, Fiserv looks forward to helping Abri Credit Union continue to meet its strategic objectives."

XP2 account processing platform from Fiserv features a Microsoft .NET architecture that is open at every tier and a member-centric design backed by an IBM DB2 relational database. With scalable technology and established interfaces to a broad range of enterprise solutions, XP2 supports credit unions' growth and drives operational efficiency. XP2 is available via service bureau, in-house delivery or facilities management.

In addition to XP2 and solutions for the digital channel, Abri Credit Union will implement several value-add products and solutions, including Next Multi-Channel Marketing for targeted product and

service marketing, Accel payments network, Enfact Network Services for fraud detection, Converge IT IVR for audio response, and solutions for debit and credit processing. The credit union will continue to utilize Wisdom for financial management and Nautilus for electronic content management.

Fiserv is the U.S. market leader in account processing services for financial institutions, with more than one-third of U.S. financial institutions relying on Fiserv for account processing solutions and expertise. Popmoney person-to-person payments are currently offered at more than 1,900 banks and credit unions, and Javelin Strategy & Research named Fiserv "Best in Class" for mobile banking for the second consecutive year.

More Information:

www.abricu.com

www.fiserv.com

((Comments on this story may be sent to newsdesk@closeupmedia.com))

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Company: FISERV INC (90%); MICROSOFT CORP (50%)

Ticker: FISV (NASDAQ) (90%); MSFT (NASDAQ) (50%)

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (90%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (90%); NAICS511210 SOFTWARE PUBLISHERS (50%); SIC7372 PREPACKAGED SOFTWARE (50%)

Load-Date: March 6, 2014

Fisery, Associated Bank Ink Deal

SocialBizWire February 7, 2014 Friday

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Length: 350 words

Body

US banking technology solutions firm Fiserv Inc (NASDAQ: FISV) said that bank holding company Banc-Corp;s (NASDAQ: ASBC) Associated Bank has expanded its mobile banking and payment capabilities and added a tablet banking app with Mobiliti from Fiserv.

According to Fisery, the changes are in response to customers' desire to conduct more banking activities via their smartphones and tablets.

With the addition of mobile remote deposit capture, branded by the bank as Associated SnapDeposit, customers can deposit checks by snapping photos with their smartphone camera, while the addition of Popmoney enables them to initiate and accept person-to-person payments directly from their phone.

These capabilities are also available in the bank's new tablet app, Fiserv said.

In order to anticipate and meet emerging customer demand, the bank's research and development team said it continually monitors the digital and payments ecosystems and uses that information to update an innovation roadmap that spans the next four to six quarters.

In addition to indicating that the time was right to add more mobile transaction capabilities, the bank said its research showed strong interest in tablet banking functionality.

As a result, Associated Bank is also now offering Mobiliti: Tablet from Fisery, a downloadable application for iPad (NASDAQ: AAPL) that provides users with access to their accounts in an interactive, touch-enabled format.

Capabilities include bill payments, person-to-person payments, mobile deposit, an ATM and branch locator, and built-in calendar and calculator functions.

Associated Banc-Corp has total assets of USD 24bn and is one of the top 50, publicly traded, US bank holding companies.

Headquartered in Green Bay, Wisconsin Associated is a Midwest banking franchise offering a range of financial products and services through approximately 240 banking locations serving more than 150 communities throughout Wisconsin, Illinois and Minnesota, and commercial financial services in Indiana, Michigan, Missouri, Ohio and Texas.

Find out more at www.associatedbank.com and www.fiserv.com.

Classification

Language: ENGLISH

Publication-Type: Newswire

Journal Code: SBWSubject: MOBILE APPLICATIONS (90%); TABLET COMPUTERS (90%); MOBILE PAYMENTS (90%); BANKING & FINANCE (90%); HOLDING COMPANIES (90%); SMARTPHONES (90%); ELECTRONIC BANKING (90%); BANK HOLDING COMPANIES (89%); RESEARCH & DEVELOPMENT (78%); AUTOMATED TELLER MACHINES (78%); MOBILE & CELLULAR

TELEPHONES (76%)

Company: FISERV INC (94%); ASSOCIATED BANC-CORP (85%); APPLE INC (56%)

Ticker: FISV (NASDAQ) (94%); ASBC (NASDAQ) (85%); AAPL (NASDAQ) (56%)

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (94%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (94%); NAICS551111 OFFICES OF BANK HOLDING COMPANIES (85%); SIC6712 OFFICES OF BANK HOLDING COMPANIES (85%); NAICS423430 COMPUTER & COMPUTER PERIPHERAL EOUIPMENT & SOFTWARE MERCHANT WHOLESALERS (56%); NAICS334112 COMPUTER STORAGE DEVICE MANUFACTURING (56%); NAICS334111 ELECTRONIC COMPUTER MANUFACTURING (56%); SIC5045 COMPUTERS & COMPUTER PERIPHERAL EQUIPMENT & SOFTWARE (56%); SIC3572 COMPUTER STORAGE DEVICES (56%); SIC3571 ELECTRONIC COMPUTERS (56%)

Geographic: GREEN BAY, WI, USA (51%); WISCONSIN, USA (92%); MINNESOTA, USA (79%); TEXAS, USA (79%); MIDWEST USA (79%); OHIO, USA (75%); MICHIGAN, USA (71%); ILLINOIS, USA (66%); INDIANA, USA (51%); UNITED STATES (92%)

Load-Date: February 7, 2014

Ally Adds Popmoney, Recurring Funds Transfers to its Mobile App.

American Banker November 27, 2013

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Section: Vol. 178; No. 182; ISSN: 0002-7561

Length: 424 words

Byline: David Heun
Highlight: Technology

Body

Utah-based Ally Bank has expanded its use of Fiserv's Popmoney person-to-person payments service. It now lets consumers send and receive funds from within the bank's mobile banking app.

Ally Bank, the direct banking unit of Ally Financial Inc., has offered Popmoney since 2011. In addition to using their smartphones for regular Popmoney transactions, users will now be able to view scheduled payments and payment history, as well as set up and manage Popmoney contacts in the Ally Mobile Banking app.

"One of the recurring themes in the feedback we receive from consumers is how much they like the convenience of a direct bank, and these latest offerings are the result of our commitment to deliver customer-friendly products and features," Diane Morais, Ally Bank deposits and line of business integration executive, states in a Nov. 25 press release.

In addition to the new Popmoney mobile capabilities, another new feature lets consumers use Ally's mobile banking app to set up recurring electronic fund transfers between Ally and non-Ally bank accounts. Previously, the mobile app only let customers set up one-time transfers between Ally Bank accounts.

With Popmoney, users can send funds by providing the recipient's e-mail address, mobile number or bank account information. The recipient will get a text or e-mail directing them to go to popmoney.com/ally and follow the steps to deposit the money online.

Popmoney can be used for one-time payments and gifts, or can be scheduled for recurring payments. Ally Bank does not charge a fee for Popmoney transactions. If a bank account is provided by the sender, the money is sent directly to the recipient's account, Ally says.

Fiserv has linked its Popmoney service with myriad large and regional banks since taking over the service as part of its acquisition of CashEdge more than two years ago. Consumers whose banks offer Popmoney can send money to anyone in the U.S. with a domestic bank account, even if the recipient's bank doesn't offer the service. Fiserv also offers a consumer-direct mobile app and desktop version of the service.

As more consumers demand P2P from their banks, the race to offer instant payments on desktops, as well as on mobile, has heated up among vendors, with Fiserv, FIS and others acquiring mobile app development companies. Meanwhile, banks like PNC and Citi are becoming more comfortable with P2P payments and embracing new features of the technologies. In September, Fiserv said it would expand Instant Payments to the mobile version of Popmoney in November.

Classification

Language: ENGLISH

Document-Type: Fulltext

Publication-Type: Newspaper

Journal Code: AMERBAFT

Acc-No: 8402538

Subject: BANKING & FINANCE (90%); MOBILE APPLICATIONS (90%); MOBILE COMMERCE (90%); ELECTRONIC FUNDS TRANSFER (78%); ELECTRONIC BANKING (78%); TEXT MESSAGING (77%); COMMERCIAL BANKING (73%); NEW PRODUCTS (73%); SMARTPHONES (72%); MOBILE & CELLULAR TELEPHONES (56%); All product and service information; Product introduction

Company: ALLY FINANCIAL INC (92%); CITIGROUP INC (58%); FISERV INC (58%); CASHEDGE INC (53%); ALLY BANK

Ticker: C (NYSE) (58%); C (BMV) (58%); 8710 (TSE) (58%); FISV (NASDAQ) (58%)

Industry: NAICS522291 CONSUMER LENDING (92%); SIC6141 PERSONAL CREDIT INSTITUTIONS (92%); NAICS523120 SECURITIES BROKERAGE (58%); NAICS522210 CREDIT CARD ISSUING (58%); NAICS522110 COMMERCIAL BANKING (58%); NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (58%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (58%); NAICS511210 SOFTWARE PUBLISHERS (53%); Banking; Financial services

Product: 357837 (Funds transfer devices); 602000 (National and state commercial banks)

Geographic: UTAH, USA (90%); UNITED STATES (92%); United States

Load-Date: December 2, 2013

Person-to-person payment services growing in demand

Pittsburgh Post - Gazette (Pennsylvania) November 26, 2013 Tuesday

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Distributed by McClatchy-Tribune Business News

Section: BUSINESS AND FINANCIAL NEWS

Length: 562 words

Byline: Tim Grant, Pittsburgh Post-Gazette

Body

Nov. 26--While the majority of people still write a check or use cash when they owe a friend money for concert tickets or the rent, a growing number are transferring money directly to another person's bank account via the Internet or a mobile phone.

Person-to-person payments, as they are known, are cash transfers between friends, family members or service providers, such as home tutors or home repair workers.

Digital transfers for paying the mortgage and utilities have been fairly common for some time, but in recent years, several new methods have evolved to allow people to send money to each other electronically, such as a payment service used by many financial institutions known as Popmoney.

"All you need is the recipient's email address or mobile phone number," said Vera Gibbons, a Popmoney spokesperson in New York. "This will change the landscape entirely. It's a little archaic to still be using paper checks and IOUs considering that our lives are so mobile."

More than 16 billion person-to-person payments are made each year, according to an analysis done by New York-based McKinsey & Co. on behalf of Brookfield, Wisc.-based Fiserv. PayPal, major credit card providers and banks also are in the person-to-person payment business. Banks receive income from the fees associated with the fund transfers.

Demand for person-to-person payments is particularly strong among younger generations.

Pittsburgh is one of the leading markets for such payments, according to Popmoney, because of the millennials who live here and attend the many colleges and universities in the area. These payments often stem from a social situation or event.

Tom Trebilcock, vice president for digital banking at PNC, Downtown, said the bank's relationship with Popmoney dates back four years.

"If you are a PNC customer, you can send money anywhere in the U.S. to anyone with a checking account," he said, adding that PNC currently does not charge a fee for the money transfers. Transfers now take about three days, but he said the bank also is working on speeding up that process.

He said PNC customers can route funds directly to someone else's bank account. The bank will send the recipients an email notifying them to visit the Popmoney website and provide a routing number for their bank account. The bank also could send the recipient a text message notifying them to go to the Popmoney website or PNC website to receive the funds.

The sender only needs to know the receiver's email address or telephone number for a transaction, instead of a long series of bank routing and checking account numbers.

"With all the universities we have in the Pittsburgh area, we have a good customer base of young people who are interested in this service." Mr. Trebilcock said. "They tend not to carry cash and they are looking for electronic means to pay one another or pay merchants they frequent.

"Many times you will have two or three roommates and this allows them to reimburse each other for groceries or whatever expenses they share. They also can set it up for recurring expenses, like utilities and rent.

"We have even seen siblings use person-to-person payments to purchase a joint gift for their parents."

Tim Grant: tgrant@post-gazette.com or 412-263-1591

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Classification

Language: ENGLISH

Publication-Type: Newspaper

Journal Code: PG

Acc-No: 20131126-PG-E-PAYMENT-20131126

Subject: BANKING & FINANCE (90%); MOBILE & CELLULAR COMMUNICATIONS (90%); WIRE TRANSFERS (89%); CHECKING & SAVINGS ACCOUNTS (89%); MOBILE & CELLULAR TELEPHONES (89%); TEXT MESSAGING (77%); INTERNET & WWW (77%); COMMERCIAL BANKING (72%); CREDIT CARDS (71%); COLLEGES & UNIVERSITIES (63%)

Company: MCKINSEY & CO INC (68%); PAYPAL INC (55%); FISERV INC (55%)

Ticker: FISV (NASDAQ) (55%)

Industry: NAICS541611 ADMINISTRATIVE MANAGEMENT & GENERAL MANAGEMENT CONSULTING SERVICES (68%); SIC8742 MANAGEMENT CONSULTING SERVICES (68%); NAICS522320 FINANCIAL TRANSACTIONS PROCESSING, RESERVE & CLEARINGHOUSE ACTIVITIES (55%); SIC7375 INFORMATION RETRIEVAL SERVICES (55%); SIC6099 FUNCTIONS RELATED TO DEPOSITORY BANKING, NEC (55%); NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (55%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (55%)

Geographic: NEW YORK, USA (91%); WISCONSIN, USA (79%); UNITED STATES (91%)

Load-Date: November 26, 2013

Cleartouch Bank Platform from Fisery Selected by Multiple Financial Institutions for ...

Products in the News

November 25, 2013 Monday 1:30 PM EST

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Length: 959 words

Body

Nov 25, 2013 (Products in the News: Delivered by Newstex)

- Cleartouch provides online, real-time solution for account processing
- Easy-to-use, powerful banking platform enables delivery of a wide selection of integrated products and services
- Designed to integrate with Fiserv solutions including online banking, document management, source capture, bill payment, relationship management and item processing capabilities

Brookfield, Wis. - Fisery, Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, today announced that nine financial institutions have selected the Cleartouch® bank platform from Fisery for account processing, citing real-time transaction capabilities, a high-quality conversion experience and integration with other Fisery banking solutions as key to their selection.

Cleartouch is an integrated, end-to-end solution that delivers real-time capabilities to financial institutions across the country. In addition to new agreements, more than 50 current Cleartouch clients have renewed their relationship with Fiserv this year.

"Our selection of Cleartouch enabled a move from several disparate systems to a more integrated, seamless solution," said Evan Gottschalk, vice president, Operations, First Federal Savings Bank of Rochester, Rochester, Ind. "Our ability to interact and provide information from our staff to the customer has significantly improved in terms of both speed and accessibility. The strong partnership we've experienced with Fiserv is a valuable additional benefit."

First Federal Savings Bank of Rochester, with \$370 million in assets, selected Cleartouch to integrate with its existing Fiserv solutions, including the AccelTM payments network, Fiserv® Clearing Network and solutions for eStatements and Item Processing. Additionally, the bank added the following to its Fiserv solution set: Retail OnlineTM for online banking, MobilitiTM for mobile banking, Popmoney® for person to person payments, CheckFree® RXP® for bill payment, AML Manager and Fraud Risk ManagerTM for risk mitigation, Branch Source CaptureTM and Teller Source CaptureTM for image capture, Nautilus® for enterprise content management, PrologueTM for financial management, Construction Loan Manager, iVue® for business intelligence and Teller and New Accounts for Cleartouch for front-line transaction processing, plus solutions for ATM and Debit Processing.

Cullman Savings Bank, another financial institution now operating on Cleartouch, has \$216 million in assets and is headquartered in Cullman, Ala. The broad selection of innovative, integrated solutions offered by Fiserv and the real-time capabilities of Cleartouch were key differentiators for the bank.

"Our selection of Cleartouch was based on a desire to provide our customers with the most current products and technology available within the industry in a timely and cost effective manner," said John Riley, president and Chief Executive Officer, Cullman Savings Bank. "Fiserv has provided superior client service and the team continues to exceed expectations."

Cullman Savings Bank selected a wide array of Fiserv solutions in addition to Cleartouch, including Mobiliti for mobile banking, Popmoney for person-to-person payments, the Accel payments network, Branch Source Capture and Merchant Source CaptureTM for check capture, Business OnlineTM and Retail Online for online banking, CheckFree RXP for bill pay, Item Processing, Debit Processing, Director® for electronic content management, eStatements, Fiserv Clearing Network for image exchange, iVue for business intelligence, and Teller for Cleartouch for front-line transaction processing.

In addition to First Federal Savings Bank of Rochester and Cullman Savings Bank, other recent financial institutions to select Cleartouch in 2013 include, Bankwell Financial Group, Inc., formerly known as The Bank of New Canaan Financial Group, Inc. (New Canaan, Conn.); Metuchen Savings Bank (Metuchen, N.J.); Schuyler Savings Bank (Kearny, N.J.); Sterling Federal Bank, (Sterling, Ill.); and Wilmington Savings Bank (Wilmington, Ohio). The banks chose additional Fiserv solutions for online banking, mobile banking, payments, document management, source capture, bill payment, relationship management and item processing capabilities.

"Technology is a vital component to competing in today's marketplace, and Fiserv delivers exceptional value to these banks, helping them win market share, generate growth and provide superior customer experiences," said Teri Carstensen, division president, Bank Solutions, Fiserv. "The Cleartouch account processing platform's continued momentum is a testament to the strong relationships we continue to build and the results our clients achieve with Fiserv. The bank platform's real-time capabilities and system integration provide powerful business analytics to help our clients meet their strategic goals."

Fiserv is the U.S. market leader in account processing services with more than one-third of U.S. financial institutions relying on Fiserv for account processing solutions and expertise. Additionally, as the largest independent U.S. check processor, Fiserv handles 1 out of every 5 checks written. Fiserv was recently recognized as the top online and mobile bill payment processor by the Aite Group.

About Fisery

Fisery, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry, driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more information, visit www.fiserv.com[1].

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Classification

Language: English

Publication-Type: Web Blog

Journal Code: TNTW-1760

Subject: BANKING & FINANCE (92%); SAVINGS & LOANS (90%); INTERNET BANKING (89%); AUTOMATED TELLER MACHINES (89%); ELECTRONIC BANKING (89%); RISK MANAGEMENT (89%); ELECTRONIC BILLING (78%); EXECUTIVES (76%); DOCUMENT MANAGEMENT (71%);

INFORMATION MANAGEMENT (71%); CUSTOMER SERVICE (67%)

Company: FISERV INC (92%)

Organization: AML; ATM; Fiserv Inc.; Nautilus

Ticker: FISV (NASDAQ) (92%); (NASDAQ) FISV

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (92%); NAICS518210 DATA

PROCESSING, HOSTING & RELATED SERVICES (92%)

Person: Teri Carstensen; Evan Gottschalk; John Riley

Geographic: WISCONSIN, USA (72%); ALABAMA, USA (53%); UNITED STATES (72%)

Alabama Brookfield Connecticut Cullman Indianapolis Kearny Metuchen New Canaan New Jersey Ohio

Load-Date: November 26, 2013

ABA endorses Popmoney and SpotPay from Fiserv

Daily The Pak Banker November 21, 2013 Thursday

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Length: 177 words

Dateline: WASHINGTON

Body

The American Bankers Association, through its Corporation for American Banking subsidiary, today endorsed the Popmoney® person-to-person payments and SpotPayTM mobile payments solutions from Fiserv.

Person-to-person and mobile payments are growing in popularity, and ABA members are increasingly looking to offer these capabilities to their retail and small business customers, said John Wolff, executive vice president, ABA.

The Popmoney person-to-person payment service from Fiserv allows consumers to conveniently send, request and receive money while offering financial institutions the opportunity to generate transaction-based revenue. It is currently offered at 2,000 financial institutions, or anyone can sign-up at Popmoney.com. With Popmoney, consumers can send money to and request and receive money from friends, family and others they know or owe using their existing bank account. Popmoney Instant Payments, a feature that enables funds to be credited to the recipient's account within seconds, is also available to eligible financial institutions.

Classification

Language: ENGLISH

Publication-Type: Newspaper

Subject: BANKING & FINANCE (91%); BANKING & FINANCE ASSOCIATIONS (90%); MOBILE PAYMENTS (90%); BUSINESS & PROFESSIONAL ASSOCIATIONS (88%); SMALL BUSINESS (70%);

Business

Company: AMERICAN BANKERS ASSOCIATION (94%); FISERV INC (90%)

Ticker: FISV (NASDAQ) (90%)

Industry: NAICS813910 BUSINESS ASSOCIATIONS (94%); SIC8611 BUSINESS ASSOCIATIONS (94%);

NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (90%); NAICS518210 DATA

PROCESSING, HOSTING & RELATED SERVICES (90%)

Load-Date: November 21, 2013

Pop(money) goes the awards for Fisery's P2P solution; Popmoney, the peer-to-peer payments service from the financial services technology solutions ...

Mobile Payments Today November 20, 2013 Wednesday 6:20 PM GMT+1

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Length: 311 words

Body

Popmoney, the peer-to-peer payments service from the financial services technology solutions provider <u>Fiserv</u>, recently took top honors in the Mobile Money Global Awards and the Mobile Excellence Awards.

Both programs recognized the solution's potential to transform personal payment habits as consumers move away from paper-based cash and check payments toward electronic payments via email or text, Fiserv said. Popmoney is delivered through a network of 2,000 U.S. banks and credit unions as well as Popmoney.com.

At the Mobile Money Global Awards presented during the Mobile Money & Digital Payments Summit in Dubai, Popmoney won the Innovation in Mobile Value-Added Services award, which recognizes the company that has been most innovative in developing new services and finding new ways to deliver them via the mobile channel.

And the solution also received the Best Mobile Payment award at the cross-industry Mobile Excellence Awards in Marina del Rey, Calif. These awards recognize industry excellence in all segments of the mobile ecosystem, from mobile business to mobile entertainment, the company said. The Best Mobile Payment award honors a company that has developed an outstanding mobile payment solution.

"With so many third-party providers entering the person-to-person payments market, it's important for financial institutions to offer and promote their own personal payment options," Marc West, senior vice president, electronic payments, Fiserv, said in a news release. "Our research continues to show that the majority of consumers prefer to make these types of payments using their bank account. Popmoney positions our financial institution clients to stay competitive in this new environment, enabling their customers to use their computer or a mobile device to pay each other using their existing bank accounts."

Learn more about money transfer/P2P.

Classification

Language: ENGLISH

Publication-Type: Newsletter

Subject: BANKING & FINANCE (91%); ELECTRONIC BILLING (90%); AWARDS & PRIZES (90%); ELECTRONIC FUNDS TRANSFER (90%); MOBILE PAYMENTS (90%); ELECTRONIC BANKING (89%); FRIENDLY & PROVIDENT SOCIETIES (78%); PRODUCT DEVELOPMENT (78%); PERSONAL FINANCE (78%); MOBILE MEDIA (78%); TEXT MESSAGING (73%); Money Transfer / P2P; Mobile Apps

Company: FISERV INC (90%)

Ticker: FISV (NASDAQ) (90%)

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (90%); NAICS518210 DATA

PROCESSING, HOSTING & RELATED SERVICES (90%)

Geographic: DUBAI, UNITED ARAB EMIRATES (75%); UNITED ARAB EMIRATES (75%)

 $Pop (money) \ goes \ the \ awards \ for \ Fiserv's \ P2P \ solution; Popmoney, \ the \ peer-to-peer \ payments \ service \ fro Page \ 2 \ of \ 2 cial \ services \ technology \ solutions \ ...$

Load-Date: December 1, 2013

Payments Apps Proliferate in School Cafeterias, Classrooms

Payments Source August 20, 2013 Tuesday

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Section: EMERGING PAYMENTS; Vol. 1; No. 1

Length: 521 words **Byline:** John Adams

Body

Schools are increasingly relying on digital payments for the cafeteria and activities - a trend that is proving to be fertile ground for payments technology as frantic parents seek ways to keep their kids properly fed and supplied for their education.Â

"You may get to work and realize your kid is going to eat lunch in an hour and doesn't have the funds in his school account to pay at the cafeteria. With our app you can fund the accounts directly," says Terry Roberts, executive director of Heartland School Solutions, a division of Heartland Payment Systems. Â

Heartland School Solutions recently launched mySchool Bucks, a mobile app that provides parents access to their children's school-related payments and allows budget-constrained school districts to manage costs. The use case-parents remotely paying school fees for their children-is relatively new to mobile payments but is drawing attention. The Heartland app had 20,000 downloads in its first month, and has attracted school districts in Florida, California, and other states.

Other payment companies are targeting school payments. PushCoin, a mobile prepaid provider that lets parents allocate money into school accounts for their children, recently deployed a lunch mobile payment app at Wheaton Academy, a private school in the Chicago area.

"We considered it a priority that kids can move through lunch lines similarly the way cars move through electronic toll-collection points on highways," says Slawomir Liszianski, one of the founders of PushCoin.

Virtual Piggy, a youth-focused online payments company, also has school payments on its radar.

"We have had some discussions with potential partners and think it would be an elegant collaboration with tremendous opportunity," says Jo Webber, founder and CEO of Virtual Piggy, who also praised the Heartland offering.

School lunch payments have a lot of longstanding friction, she says. "Heartland has developed a nice solution to this problem [by] allowing the parents to prepay for their children's school lunches. As we continue to move away from a cash-based society, this kind of technology will become more prevalent," she says.

Fiserv's Popmoney does not work directly with schools, but the person-to-person payment service can be used in a manner similar to Heartland, says Tom Roberts, senior vice president of marketing for electronic payments at Fiserv.

"Someone such as a teacher could use Popmoney to request money from parents and track the status of the requests. Parents would receive a record of payment through the service," he says. "We also commonly see Popmoney used by parents to send money to their child's bank account."

Mobile payments technology is a good fit for households where both parents are employed and neither has time to manage a checkbook, says Andy Schmidt, a research director at CEB TowerGroup.

"People are incredibly busy " and realizing that you forget to pay for a field trip for your kid when you're about to get on a plane is a terrible feeling," Schmidt says. "By having a solution like [Heartland's], you can set up a payment and forget about it, like a bill."

http://www.paymentssource.com

Classification

Language: ENGLISH

Publication-Type: Magazine

Journal Code: PAYMENTSSOURCE NEWS

Subject: CHILDREN (90%); EDUCATION SYSTEMS & INSTITUTIONS (90%); MOBILE PAYMENTS (90%); EXECUTIVES (89%); ELECTRONIC BILLING (89%); ELECTRONIC FUNDS TRANSFER (89%); ELECTRONIC BANKING (86%); STUDENT EXPENSES (79%); PRIVATE SCHOOLS (79%); SCHOOL DISTRICTS (79%); MOBILE APPLICATIONS (76%); BUDGETS (74%); PREPAID WIRELESS (74%); TOLL ROADS & TURNPIKES (73%); ALLIANCES & PARTNERSHIPS (68%)

Company: HEARTLAND PAYMENT SYSTEMS INC (57%); VIRTUAL PIGGY INC (56%); FISERV INC (52%)

Ticker: HPY (NYSE) (57%); FISV (NASDAQ) (52%)

Industry: NAICS541214 PAYROLL SERVICES (57%); NAICS522320 FINANCIAL TRANSACTIONS PROCESSING, RESERVE & CLEARINGHOUSE ACTIVITIES (57%); SIC8721 ACCOUNTING, AUDITING, & BOOKKEEPING SERVICES (57%); SIC6153 SHORT-TERM BUSINESS CREDIT INSTITUTIONS EX. AGRICULTURAL (57%); SIC7372 PREPACKAGED SOFTWARE (56%); NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (52%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (52%)

Geographic: CALIFORNIA, USA (79%); FLORIDA, USA (75%); UNITED STATES (79%)

Load-Date: August 20, 2013

Investors Bank Selects Fisery to Provide Integrated, Enterprise-Wide Technology Solution

Products in the News

August 2, 2013 Friday 12:34 PM EST

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Length: 856 words

Body

Aug 02, 2013 (Products in the News: Delivered by Newstex)

- One of the largest banks in New Jersey expands relationship with Fiserv for a full suite of banking solutions, including account processing and payments
- Bank cites cross-channel integration, strength of commercial capabilities and open architecture as determining factors in its selection of Fisery
- Solution to enable delivery of innovative products, including expansion of commercial banking, lending and deposit services

Brookfield, Wis. - Fiserv, Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, today announced that Investors Bank, headquartered in Short Hills, N.J. with \$12.8 billion in assets, has chosen Fiserv for an enterprise-wide banking solution. Centered on the Signature® bank platform, the total Fiserv solution set will include account processing, card services, debit and item processing, risk and fraud management, enterprise business insights and customer relationship management.

"With Fisery, our bank will be equipped with a flexible, open platform supported by superior ancillary solutions that can meet our unique business requirements for today and into the future," said Daniel Harris, senior vice president of Operations and Information Technology, Investors Bank. "The out of the box capabilities, as well as the ability to customize for our particular requirements, will help us to respond to customer needs and create a superior banking experience. In particular, we look forward to the expanded functionality available to benefit our commercial customers with advanced products and services."

Operating in a highly competitive geographical market, Investors Bank plans to use the total Fiserv solution to deliver innovative products to its customers quickly and efficiently. This includes expanding its commercial banking services with a system that supports complex transactions, as well as adding a wide range of lending and deposit services for commercial and retail customers. Integration across channels, solutions for improved insight into accounts and customer relationships, and enterprise-wide workflow enhancements will help to expand the bank's relationships with its current and future customers.

"Fiserv looks forward to working closely with Investors Bank to help accelerate its growth, expand customer relationships and deliver superior financial services," said Teri Carstensen, president, Bank Solutions, Fiserv. "We have a history of success in partnering with large, sophisticated organizations like Investors Bank, and that experience and orientation aligns perfectly with the bank's plans to provide the most efficient and integrated technology available. Fiserv is ready to help them deliver on those strategic initiatives."

"The Fiserv commitment to partnering with its clients to deliver the best solution set for their business will be a key component in our success," said Harris.

Selected Fiserv solutions include the AccelTM payments network and other card services solutions, Pep+® for ACH processing, UChoose Rewards® loyalty solution, EnActTM for sales and contact management, AperioTM for business process management, FrontierTM Reconciliation, AML Manager, Fraud Risk ManagerTM, Nautilus® for enterprise content management and ConvergeIT® voice response system, as well as solutions for statement and card production and item processing

Fiserv is the U.S. market leader in account processing services with more than one-third of U.S. financial institutions relying on Fiserv for account processing solutions and expertise. Additionally, as the largest

independent U.S. check processor, Fiserv handles 1 out of every 5 checks written. Javelin Strategy Research named Fiserv "Best in Class" for mobile banking for the second consecutive year and Popmoney person-to-person payments are currently offered at more than 1,900 banks and credit unions.

About Investors Bank

Investors Bank is a full-service community bank that has been serving customers since 1926. With \$12.84 billion in assets and a network of 100 retail branches in New Jersey, New York City and Long Island. Investors delivers personalized services and products tailored to the needs of its customers. Investors' consumer banking services include complete deposit products, online banking, home equity loans and lines of credit and a full array of mortgage loans.

Serving the business community, Investors provides deposit accounts, cash management services, business loans and lines of credit, and commercial real estate financing solutions to small and middle market companies, professional services firms, municipalities and other businesses. Investors is a member of the FDIC and an Equal Housing Lender.

About Fisery

Fisery, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry, driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more information, visit www.fiserv.com[1].

FISV-G

Fisery, Inc. 255 Fisery Dr. Brookfield, WI 53045 [1]: http://www.fisery.com

Classification

Language: English

Publication-Type: Web Blog

Journal Code: TNTW-1760

Subject: BANKING & FINANCE (91%); CUSTOMER RELATIONSHIP MANAGEMENT (89%); CUSTOMER SERVICE (88%); NEW PRODUCTS (78%); COMMERCIAL BANKING (78%); PRODUCT INNOVATION (78%); BANK DEPOSIT INSURANCE (73%); EXECUTIVES (73%); SCHOOL DISTRICTS (59%)

Company: FISERV INC (92%); INVESTORS BANK (92%)

Organization: AML; Federal Deposit Insurance Corporation; Fisery; Frontier School District; Popmoney

Ticker: FISV (NASDAQ) (92%); (NASDAQ) FISV

Industry: NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (92%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (92%)

Person: Teri Carstensen; Daniel Harris

Geographic: NEW JERSEY, USA (88%); WISCONSIN, USA (57%); UNITED STATES (88%)

Brookfield

Long Island New Jersey New York Short Hills United States

Load-Date: August 2, 2013

MoneyGram Takes a Multifaceted Approach to Its Growth Strategy

Payments Source May 23, 2013 Thursday

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Section: PROCESSING; Vol. 1; No. 1

Length: 675 words **Byline:** Austin Kilgore

Body

As MoneyGram International sits solidly as the world's second-largest money transfer business, its growth strategy is focused on diversifying its product suite and capturing market share that remains untapped by MoneyGram and rival Western Union.

"I think we can be as big as them some day," says MoneyGram CFO W. Alexander Holmes. "Can we overtake them? I think so, but that's also based on how they perform."

The annual global remittance volume increased 3% in 2012, reaching an estimated \$529 billion, and is projected to rise another 6% to \$559 billion in 2013, according to a recent World Bank report. But Dallas-based MoneyGram lays claim to only 5% of that market, while Denver-based Western Union holds about 15% market share.

"We can all do really well simply by focusing on our individual businesses," Holmes says.

With 88% of MoneyGram's total revenue coming from its retail remittance services, the company is working to diversify its product suite through strategic alliances with PayPal and Fiserv's Popmoney that give consumers more options to obtain cash from electronic transfers without using a bank account.

"We're trying to appeal to other groups of individuals and expand our network, both physically and virtually," Holmes says.

The 80% share of the remittance market that MoneyGram has set its sights on can be grouped evenly between two categories, informal and formal, Holmes says. The informal market is a combination of unlicensed and unregulated operators of money transfer services, as well as less structured transactions, like consumers who physically move cash across borders themselves or through family or acquaintances. The formal market includes smaller regional money transfer companies and alternative services, like bank transfers.

Heightened regulatory requirements are helping weed out many of the informal players and promote greater transparency into the fees that money transfer service providers charge and the foreign exchange rates that affect transaction settlement.

"It'll bring a level of fairness to how people understand how much money is getting sent in a transaction," Holmes says, adding later, "Hopefully over time, regulation will help force that informal part of the share out of the market."

However, Holmes says some new regulations on money transfer services don't reflect current market conditions, where consumers tend to be price conscious and shop around for competing services.

"There's an assumption that consumers aren't educated about our industry and that's not the case," he says.

MoneyGram's agent network has doubled since 2008 and its services are offered by approximately 321,000 agents in 300,000 locations across 198 countries. In March, MoneyGram restructured its debt with \$975 million in refinance credit that significantly lowered its interest expenses.

On May 22, the company moved its stock listing from the New York Stock Exchange to the Nasdaq Global Select Market and executives marked the occasion by ringing the exchange's opening bell at a ceremony in New York's Times Square.

But the significance of MoneyGram's market presence is perhaps best reinforced by recent action Western Union has taken - price reductions across 25% of its business that reflect a weakening of the premium rate that the Western Union brand can command.

"So in some corridors, we did lose the competitive advantage. Our price was too high and we have to adjust our prices in some corridors," Western Union CEO Hikmet Ersek says in a transcript of his remarks at a technology, media and telecom investor conference on May 8.

Western Union and MoneyGram compete head-to-head on large partnership contracts like post offices, banks and retail stores. But it will take more than competing on price for MoneyGram to succeed. MoneyGram has developed online money transfer services on its own website and through partnerships with online payments providers like Ukash. It's also expanding its reach through bank partnerships that leverage its cross-border remittance service through mobile devices and ATMs.

http://www.paymentssource.com

Classification

Language: ENGLISH

Publication-Type: Magazine

Journal Code: PAYMENTSSOURCE_NEWS

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Company: WESTERN UNION CO (91%); MONEYGRAM INTERNATIONAL INC (90%); PAYPAL INC (55%); FISERV INC (55%); NEW YORK STOCK EXCHANGE LLC (50%)

Ticker: WU (NYSE) (91%); MGI (NASDAQ) (90%); FISV (NASDAQ) (55%)

Industry: NAICS522320 FINANCIAL TRANSACTIONS PROCESSING, RESERVE & CLEARINGHOUSE ACTIVITIES (91%); SIC6099 FUNCTIONS RELATED TO DEPOSITORY BANKING, NEC (90%); SIC7375 INFORMATION RETRIEVAL SERVICES (55%); NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (55%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (55%)

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What Google and Square's New P2P Payment Systems Take from Banks

Payments Source May 22, 2013 Wednesday

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Section: EMERGING PAYMENTS; Vol. 1; No. 1

Length: 717 words **Byline:** David Heun

Body

Google and Square have entered the notoriously challenging person-to-person payment field, sidestepping one of the major hurdles other companies have faced: signing up new users.

Banks have had more success with P2P than newcomers because they have an existing customer base for which P2P is just an added feature. Google and Square are copying this strategy in their latest initiatives, tapping the consumers and merchants who are already enrolled with Google Wallet and Square.

This week, Google began letting its more than 425 million Gmail users send funds as an email attachment if they also use Google Wallet, which in 2011 absorbed the substantial user base of the Google Checkout online payment system.

Square, which handles over \$15 billion in payments on an annualized basis (excluding payments it handles for Starbucks), previewed a system called Square Cash that allows anyone enrolled with Square to send funds by copying Square on an email to the recipient.

Google may have a decent start with its P2P service, mainly because of its integration into the Google Chrome browser, says Jeff Crawford, senior consultant with First Annapolis Consulting LLC.

Square, which doesn't have a service comparable to Gmail to lean on, may have a little more difficulty if it moves to establish Square Cash beyond its current invitation-only setup, Crawford says.

Generally, companies outside of the main payments industry networks have had a hard time establishing a P2P stand-alone service because their offering lacked convenience or had fees that turned off consumers, Crawford says.

But the biggest challenge is ubiquity, Crawford says.

"The consumer wants some reasonable assurance that if they send money off through their phone or an e-mail, that they can do it without having to know too much about the person they are sending to, as in what [compatible] bank or service they are using," Crawford says.

Banks view P2P services as a logical extension of their mobile banking offerings and a way to "dip their toes into mobile payments without establishing a full-blown wallet system," Crawford says.

Payments processors, on the other hand, can provide robust P2P services to take advantage of their network assets, Crawford says. Fiserv and FIS are examples of companies bringing strong P2P programs into the mix, he says.

Fiserv recently added an Instant Payments feature to its Popmoney P2P service, and FIS introduced faster payments with People Pay. Fiserv says more than 1,900 banks and credit unions offer Popmoney, while FIS continues to monitor People Pay, which it launched just three months ago.

These vendors are already looking past the initial issue of enrollment to tackle the next major hurdle: speed.

FIS research indicated consumers want P2P offered through its bank, and they wanted the payments to be immediate without long delays, says Chris Burfield, product marketing director at FIS.

"The real-time nature of People Pay makes these transactions as definitive as handing someone a \$20 bill," Burfield says.Â

FIS research also indicates consumers who have recently completed a P2P transaction via check, cash, or electronic means overwhelmingly did not have a problem with that transaction, Burfield says.

"So, the low adoption rates by services that introduce problems, such as payment latency, are not surprising," Burfield adds.Â

Speed was a major factor in Fiserv's development of Popmoney Instant Payments, says Tom Roberts, Fiserv's senior vice president of marketing for electronic payments.

"It will make these types of payments more useful in a broader array of situations in which an immediate exchange of money is required or desired," he adds.

The Google and Square announcements are likely to spark banks to more quickly roll out and more heavily promote P2P payments to customers, Roberts says.

"For P2P payments to succeed there has to be a collective change in consumer behavior, and making consumers aware of the fact that there are alternatives to cash and checks is one of the catalysts for that change," Roberts says. Ultimately, it comes down to consumer choice, he adds. Some consumers will want to use P2P from their bank, while others may want it from another party. "They will go with what is easy and most convenient for them, so it's up to us to deliver that," he adds. http://www.paymentssource.com

Classification

Language: ENGLISH

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Company: GOOGLE INC (90%); FISERV INC (51%)

Ticker: GOOG (NASDAQ) (90%); FISV (NASDAQ) (51%)

Industry: NAICS519130 INTERNET PUBLISHING & BROADCASTING & WEB SEARCH PORTALS (90%); NAICS541511 CUSTOM COMPUTER PROGRAMMING SERVICES (51%); NAICS518210 DATA PROCESSING, HOSTING & RELATED SERVICES (51%)

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Transferring money gets easier

December 1, 2010 @ 3:05 pm

By Felix Salmon

It's far too difficult to send money to your friends, family, or acquaintances.

At the moment, in the U.S., you basically have three options. You can try to do it physically, in person, with cash; that's cumbersome, and often the reason you want to send them money is precisely because they're paying cash for something and you want to pay them back. You can write them a physical check, which is even more cumbersome, and requires you to either carry your checkbook around or else start sending the payment in the mail. Or you can send them money through PayPal, which requires that they set up a PayPal account, and which often leaves them with less money than you sent, if you attached your PayPal account to your credit card.

If you live in Europe, or Canada, or just about anywhere else in the world, however, it's easy—all they need to do is give you their account details, and you can transfer money directly from your account to theirs, for free. The lack of this basic banking functionality essentially explains why PayPal was created in the first place—by rights, if the U.S. banking system were remotely efficient or sensible, PayPal would never have existed.

Finally, however, that's changing—and not just at forward-thinking credit unions and community banks. Citibank is now offering [1] Popmoney, a service from CashEdge [2] which allows Citi customers—and customers of 164 other banks—to send money easily to anyone in the U.S. with a bank account. If you send it straight to their account, the money simply appears there, just as it does in Europe. Alternatively, you can send it to their email address or mobile phone number, as you would with PayPal; in that case, they need to provide their bank account details to Popmoney before they can get the cash.

Citi has another service, too, called <u>Inter Institution Transfers</u> [3], which allows you to transfer money *from* your bank accounts at other banks straight into your Citi account.

These are basic wire transfers, but they don't come with fees of \$25 or more for the privilege: instead, they're free. (Although, slightly ominously, Citi says that Popmoney pricing "is subject to change.")

<u>Tom Noyes</u> ^[4] had a good blog post about this back in October—I'm late to this story—saying that with this move, "Citi is now the leader in mobile payments." But in fact he understated the extent of Popmoney: you can send money to anybody with a bank account, not just to anybody with a bank account at a Popmoney-enrolled bank.

For reasons I don't understand, the big three retail banks are not following Citi down this path; instead, they're laboriously trying to build their own systems to replicate Popmoney.

It's all a bit depressing that these kind of systems have to be built at all, and aren't just baked in to the national payments operating system, as it were. I'm sure that while Citi is offering Popmoney free to its customers, it's still paying CashEdge some serious money for use of their technology.

The only thing I wonder about is whether Americans will ever get into the habit of happily giving out their bank account details to their friends and acquaintances. Most Americans, in my experience, think there's a huge security risk to doing that. I think they're probably wrong, but I'm not sure: is there a good overview, anywhere, of how safe or risky it is to give out such information?

- [1] offering: https://online.citibank.com/US/JRS/pands/detail.do?ID=PopMoney
- [2] CashEdge: http://www.cashedge.com/index.php
- [3] Inter Institution Transfers: https://online.citibank.com/US/JRS/pands/detail.do? ID=InterInstitution
- [4] Tom Noyes: http://tomnoyes.wordpress.com/2010/10/28/citi-goes-live-with-pop-money/
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Will Peer-To-Peer Payments Rescue the Mobile Wallet from Fad Status?

by Ross Kenneth Urken 🔊 Nov 5th 2012 12:23PM

Updated Nov 5th 2012 3:48PM



For all the hype about the rise of mobile payment technology -- use-your-smartphone-to-pay systems -- the reality is that it has been slow to catch on. As many critics have pointed out, there's no real "pain point" for consumers that this clever new technology alleviates. And with many popular smartphones lacking the hardware to make it work, not to mention an inadequate retail infrastructure, there's good reason mobile payment isn't taking over the world just yet.

But there is one place where it's starting to gain real traction: peer-to-peer exchanges.

Perhaps you've seen the commercials for Popmoney, a service that allows a customer to send money using the recipient's phone number or email address. Currently available through 1,700 financial institutions, as well as to any individual user who downloads its app, it has a lot of people jazzed by their ability to pay the babysitter or settle their portion of the dinner check with a tap on their smartphone.

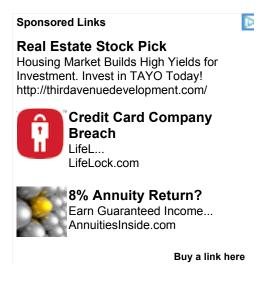
Such "casual transactions" make up a significant part of the market: U.S. consumers transferred a whopping \$21.6 billion via peer-to-peer payments in 2011, according to Javelin Strategy & Research, versus only \$400 million for point-of-sale mobile transactions at retailers. That's a fact not lost on the mobile industry.

"We're razor-focused on social payments," said Tom Roberts, the senior vice president of marketing at CashEdge, a division of Fiserv that runs Popmoney. "We expect that a solution like ours will become embedded just like you're carrying cash that you're paying someone today."

Popmoney, and similar peer-to-peer exchange platforms like Venmo and Dwolla, are gaining steam because they do relieve a burden on consumers: Instead of having to find an ATM or dig out your checkbook, you can simply hit the person's phone number and transmit the money from your smartphone.

The basic mechanics work like this: Download the app and fill out a profile that syncs your bank account to your phone and can identify you by email or phone number. The person you are exchanging money with - for example, a roommate you owe half the rent to -- must also have an account the links his iPhone number or Gmail address to his bank account. But after both parties are members of the P2P exchange, it's a simple matter to click the "Send Money" tab, identify your bank account, enter the recipient's

phone number or email address, and send the money whizzing out to him instantly.



This efficiency
is especially
appealing to
tech-savvy
twentysomethings
who may be
allergic to pen
and paper,
checkbooks and
envelopes.
These types of
transactions
are especially

convenient for roommates or people sharing the costs of a gift. In fact, formal house transactions like rent make up 67% of Popmoney transactions, followed by casual expenses like dinner and entertainment at 25%, and group costs for such events as a wedding gift at 10%.

The transactions are free for the recipient and cost 95 cents to the sender, as opposed to the 2.9% that PayPal charges. Among its competitors, PopMoney has been around the longest and has the biggest share of the market, but Dwolla and Venmo are also catching on. In a sign of the times, Braintree, the fastest growing platform for online and mobile commerce, recently acquired Venmo, largely on the strength of its peer-to-peer capabilities.

Of course, the mobile wallet can't survive on payments to dogwalkers and SAT tutors alone, since the amount of money exchanged among individuals pales in comparison to commercial transactions.

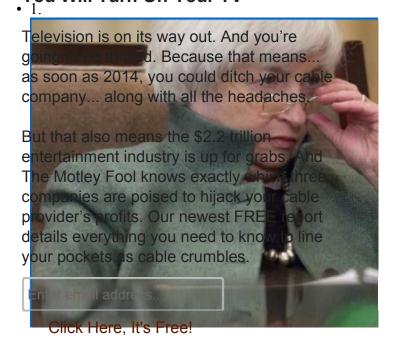
But the more comfortable consumers get with the idea of exchanging money through their phones, the greater the likelihood that the retail industry will feel compelled to start adopting the technology at the point of sale. At least that's the theory.

"This is still some years into the future, but will gain real traction within the next three years," said Ramsés Gallego, an international vice president of ISACA and security strategist at Dell. "[Mobile] devices are bringing convergence from many disciplines. Payment is no different, and a time will come when few people will use cash and the credit card will be the device itself."

Related Articles

- How to Invest in the Massive Mobile Payments Revolution
- Immobilized: 4 Reasons the Mobile Wallet Revolution Isn't Going Anywhere
- Put Your Keys and IDs into Your Mobile Wallet: Giesecke & Devrient Has a Plan
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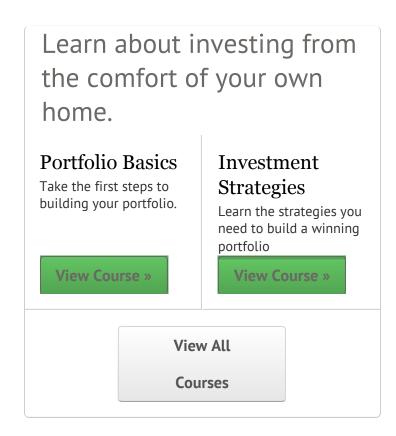
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Opposition No. 91214266

Fiserv, Inc. v. Electronic Transaction Systems Corporation



POPMONEY

2009 - 2010 HIGHLIGHTS

POPMONEY MEDIA AND BLOG COVERAGE: ARTICLES

Media Coverage to Date

- The Wall Street Journal (The Wallet Blog): "Dad, Can You Text Me \$200?" June 23, 2009
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Fox Business Morning C-Suite Sit Down July 16, 2009





THE WALL STREET JOURNAL

The Wallet covers the latest personal finance and investing news and trends

Dad, Can You Text Me \$200?

Sunday Journal reporter Jonnelle Marte writes:

Parents, used to receiving kids' requests for money via email and cellphone, are now able to send that money via text message, email or cell.

A new service by CashEdge Inc., which provides online banking services for financial institutions, would let users send money to friends and family through a text message or email — further cutting down on our need to stop at ATMs or write checks when we owe people money.

"Paper transactions are shrinking and electronic transactions are growing and this just seems to be the next step along that path," said Steve Kenneally of the American Bankers Association.

The new service, called POPmoney, will let consumers "Pay Other People" through their bank's online or mobile banking application by providing the recipient's email address, cell phone number or account number.

Once users enter their friends' information online, they would be able to send the person-to-person payments directly from their cell phones.

"You will be using your mobile phone to do small transfers over dinner" and to make other quick payments to friends or relatives, says CashEdge president Sanjeev Dheer.

Recipients at participating banks will be able to accept the cash deposits through their own online banking accounts. They can also automatically deposit payments from specific users. For example, college students could have payments from mom and dad automatically deposited into their checking accounts or vice versa.

The service will likely come with a fee, which Mr. Dheer says will be set by the financial institutions. A demo transaction showed a standard transfer, which could take a few days, costing \$2 and an express one costing \$10.

The concept isn't completely new. Mobile banking apps already let people check their balances and transfer money from one account to another by pushing a few buttons. PayPal, which most online shoppers know well, lets consumers send money electronically to friends using their email address. Zoompass, a service recently launched in Canada, lets users send, receive and request money from their mobile phones to an intermediary account — similar to PayPal — linked to their bank accounts.

But POPmoney's key feature is that it will allow users to send money directly from one bank account to another.

"This is a function that people should be able to do within their banks and not have to sign up for another service," says Mr. Dheer.

Those with banks that don't offer the service will be able to sign on to an online payment hub where they can provide their bank account information in order to receive the money.

Larger transactions will have added security measures, said Mr. Dheer. For instance, the person sending money will have to give both an email and phone number for the recipient, who would be required to submit a code sent to them via text before they could accept the money.

At first, consumers will only have the option to send and accept cash, not to request it, but CashEdge is hoping to offer that feature in later releases, said Mr. Dheer. POPmoney will likely be up and running around September, after banks integrate the service into their online banking hubs, says Mr. Dheer.

Wallet readers: What similar services are you using now? Would you be more comfortable with online person-to-person transactions if you could send them directly through your bank?



CashEdge Launches Bank-Centric P2P Payments Service

POPmoney will allow consumers to make person-to-person payments through their banks' online and m-banking services.

By Maria Bruno-Britz More from this author JUNE 23, 2009

Money transmission company CashEdge (New York) is now offering a person-to-person payments solution to banks called POPmoney. According to CashEdge, POPmoney is the first p2p service that makes banks the centerpiece of the transactions.

POPmoney is designed to allow bank customers to "Pay Other People" (POP) anywhere, at any time, directly from within a bank's online or mobile application. With POPmoney, bank customers can send an electronic payment by using the e-mail address or mobile phone number of the recipient. POPmoney includes an SMS text messaging application, as well as downloadable mobile applications, enabling banks to extend their P2P functionality to mobile phones.

Neil Platt, SVP and general manager, banking with CashEdge, emphasizes that the big difference between POPmoney and other p2p payment services is that consumers can continue to maintain their accounts and relationships with their banks.

"Existing peer-to-peer payments networks, such as PayPal and Obopay, are standalone services that require users to set-up a new account directly with them to join their networks and use their services," Platt told BS&T. "In contrast, POPmoney is a service that enables banks to directly offer their customers P2P payments. People that bank with financial institutions that offer POPmoney can leverage their existing accounts and relationships to send and receive money. There is no need to set up new accounts and passwords, maintain separate balances, nor track payment activity through a new interface. This enables users to centrally manage their money, while at the same time benefit from the ease and convenience enabled by electronic payments."

Platt explains that sender and recipient do not have to be customers of the same bank. Although the sender must bank at a POPmoney participating financial institution, this is not required of recipients. However, they will not have access to the mobile payments feature of POPmoney and can only receive funds at popmoney.com.

For now, CashEdge is concentrating on marketing POPmoney to its existing clients that use the company's TransferNow service. Platt says that banks using TransferNow need only make minor modifications to offer POPmoney to their customers. POPmoney leverages the same infrastructure and money movement platform as other CashEdge money movement services. Consumers who bank at financial institutions that offer POPmoney can access the service directly through online or mobile banking.

Although he cannot get specific with bank names, he says the reaction from TransferNow clients has been positive. "Our TransferNow clients have been very enthusiastic about this offering, and several are on board to launch the POPmoney service this year," notes Platt.



CashEdge Launches POPmoney Service for Banks June 23, 2009

CashEdge has announced the launch of <u>POPmoney</u> - calling it "the first personto-person payments (P2P) service for banks, enabling banks to provide simple and secure P2P payments from their online or mobile banking applications."

POPmoney allows bank customers to "Pay Other People" (POP) anywhere, at any time, directly from within a bank's online or mobile application. With POPmoney, bank customers can send an electronic payment by simply using the email address or mobile phone number of the recipient. POPmoney includes an SMS text messaging application, as well as downloadable mobile applications, enabling banks to extend their P2P functionality to mobile phones.

"POPmoney is a breakthrough service and represents the first real opportunity for banks to compete in the lucrative person-to-person payments space. This untapped market offers financial institutions major opportunities for new revenue and increased customer engagement," said Sanjeev Dheer, CEO and President, CashEdge Inc. "With our deep expertise in money movement, our bank-centric model and our strong risk management capabilities, this is a natural next step for CashEdge to take with its bank partners."

Spurred by the growing use of online banking, including online account opening, bill pay and online funds transfers, consumers are demanding additional online money movement services.

A 2009 CashEdge survey of nearly 1,000 consumers identified several important findings related to P2P payments including:

- 81 percent of respondents would use a P2P service if offered by their financial institution
- 77 percent of respondents would prefer to use a P2P service offered by their own financial institution over an independent online P2P service (such as PayPal or a similar service)
- 73 percent of respondents felt that a P2P service offered through their bank would be more secure than an independent P2P service
- 69 percent of respondents felt that a P2P service offered through their bank would be more convenient than an independent P2P service

POPmoney leverages the proven reliability, security and robustness of CashEdge's money movement platform, which in 2008 processed nearly \$50 billion in online funds transfers for bank customers. For current CashEdge clients, POPmoney is an easily integrated extension of TransferNow™.



CashEdge Unveils a P2P Service To Be Controlled by Banks June 23, 2009

The person-to-person payment business, which has attracted a number of new players already this year, grew more crowded on Tuesday with the announcement by CashEdge Inc. that it will launch a service later this year. Executives with New York City-based CashEdge, which specializes in supporting online account opening and account-to-account transfers for financial institutions, said they are working with a handful of client banks to introduce its POPmoney product, which is set to go onstream in the fourth quarter. "Probably between three and five [financial institutions] will go live this year," Neil Platt, senior vice president and general manage for the banking group at CashEdge, tells Digital Transactions News.

POPmoney is the latest in a string of services that have emerged in recent weeks that allow consumers to send money to each other electronically. Last week, for example, MasterCard Inc. said its first issuer was now live on a mobile version of its MoneySend P2P service, which is supported by mobile-payments processor Obopay Inc. (Digital Transactions News, June 17) And earlier, the three biggest wireless carriers in Canada announced a P2P service in that country (Digital Transactions News, June 15).

CashEdge says POPmoney, which works on either a PC or a mobile phone, responds to consumer preference for a P2P service offered by banks. The company cites results from a survey it conducted earlier this year in which 77% of respondents said they would rather use a P2P service from a bank than from a non-bank service provider such as PayPal Inc. Some 73% said a bank-based service would be more secure than a non-bank service. PayPal did not respond to a request for comment. "We saw that consumers are very interested in having these services provided by their banks," says Platt. "And we also saw bank demand for it."

That demand stems from banks' recognition of consumer interest and their search for new revenue, Platt says. P2P, he says, "is an interesting and lucrative source of revenue for our clients." But banks are also responding to incursions non-banks have made in this market, he adds. "Banks have certainly watched PayPal over the last decade with a lot of interest," he says. "No one likes to see their own potential revenue going into someone else's pocket."

Unlike PayPal, perhaps the best-known and most established of the P2P services, POPmoney doesn't rely on dedicated funding accounts. Rather, it lets consumers send money directly from their own demand-deposit accounts to those of recipients. But whereas PayPal and other services can be used by persons without bank accounts, POPmoney won't work unless both sender and receiver are banked. "The unbanked are not a main focus of ours and honestly not a main focus of our clients," says Platt.

Consumers initiate transactions on their banks' online-banking sites, using either a PC or a handset. The handset option also allows access via a downloadable application or via short-message service (SMS). Payments settle through the automated clearing house either next day or in three days. The three-day option, says Platt, permits banks to offer a so-called good-funds model, since the risk of insufficient funds can be controlled. Banks will pay CashEdge and reprice the service to their customers. Platt refuses to

discuss CashEdge's pricing except to say it will likely feature flat per-transaction fees, rather than a percentage plus a fixed fee.

The new service represents an extension of an existing CashEdge product called TransferNow Third Party, which allows individuals to send money to other persons. But while with POPmoney senders only need the receiver's e-mail address or mobile-phone number, TransferNow requires bank-account and routing-and-transit numbers. Still, banks using TransferNow have a leg up in adopting POPmoney. "All the heavy lifting has already been done," Platt says. For non-users, integration time for POPmoney is 10 to 16 weeks, Platt says. He estimates that of CashEdge's more than 600 client institutions, most are TransferNow clients.

While many P2P services have struggled to make money, Platt argues the market is now ripe for such a service. "There's a degree of consumer readiness" he says, now that consumers have become comfortable with online banking.

P2P could also feed transactions to mobile banking. "The evolution of the mobile channel presents an opportunity that hasn't been there before with P2P," says Bruce Cundiff, senior analyst at Javelin Strategy & Research, Pleasanton, Calif., in an e-mail message. "P2P could spur mobile-channel interaction and also generate payments-transaction revenue."



Banking BUSINESSReview CashEdge Launches POPmoney Service for Banks

23-June-2009 By Staff Reporter

The company claims that POPmoney allows bank customers to 'Pay Other People' (POP) from within a bank's online or mobile application.

CashEdge, a provider of Intelligent Money Movement products for financial institutions, has announced the launch of POPmoney, a person-to-person payments (P2P) service for banks that enables banks to provide simple and secure P2P payments from their online or mobile banking applications.

CashEdge said that with POPmoney, bank customers can send an electronic payment by using the email address or mobile phone number of the recipient. POPmoney includes an SMS text messaging application, as well as downloadable mobile applications, enabling banks to extend their P2P functionality to mobile phones.

Sanjeev Dheer, CEO and President, CashEdge, said: "POPmoney represents the first real opportunity for banks to compete in the lucrative person-to-person payments space. This untapped market offers financial institutions major opportunities for new revenue and increased customer engagement. With our deep expertise in money movement, our bank-centric model and our strong risk management capabilities, this is a natural next step for CashEdge to take with its bank partners.



TECHWEB June 23, 2009 CashEdge Launches Bank-Centric P2P Payments Service

Money transmission company CashEdge (New York) is now offering a person-to-person payments solution to banks called POPmoney. According to CashEdge, POPmoney is the first p2p service that makes banks the centerpiece of the transactions.

POPmoney is designed to allow bank customers to "Pay Other People" (POP) anywhere, at any time, directly from within a bank's online or mobile application. With POPmoney, bank customers can send an electronic payment by using the e-mail address or mobile phone number of the recipient. POPmoney includes an SMS text messaging application, as well as downloadable mobile applications, enabling banks to extend their P2P functionality to mobile phones.

Neil Platt, SVP and general manager, banking with CashEdge, emphasizes that the big difference between POPmoney and other p2p payment services is that consumers can continue to maintain their accounts and relationships with their banks.

"Existing peer-to-peer payments networks, such as PayPal and Obopay, are standalone services that require users to set-up a new account directly with them to join their networks and use their services," Platt told BS&T. "In contrast, POPmoney is a service that enables banks to directly offer their customers P2P payments. People that bank with financial institutions that offer POPmoney can leverage their existing accounts and relationships to send and receive money. There is no need to set up new accounts and passwords, maintain separate balances, nor track payment activity through a new interface. This enables users to centrally manage their money, while at the same time benefit from the ease and convenience enabled by electronic payments."

Platt explains that sender and recipient do not have to be customers of the same bank. Although the sender must bank at a POPmoney participating financial institution, this is not required of recipients. However, they will not have access to the mobile payments feature of POPmoney and can only receive funds at popmoney.com.

For now, CashEdge is concentrating on marketing POPmoney to its existing clients that use the company's TransferNow service. Platt says that banks using TransferNow need only make minor modifications to offer POPmoney to their customers. POPmoney leverages the same infrastructure and money movement platform as other CashEdge money movement services. Consumers who bank at financial institutions that offer POPmoney can access the service directly through online or mobile banking.

Although he cannot get specific with bank names, he says the reaction from TransferNow clients has been positive. "Our TransferNow clients have been very enthusiastic about this offering, and several are on board to launch the POPmoney service this year," notes Platt.



Banks Betting P2P Transfers Have Arrived American Banker | Wednesday, June 24, 2009 By Daniel Wolfe

After years of setbacks related mainly to technology and risk management, the person-to-person payments business is finally taking off for banks.

CashEdge Inc. introduced a P-to-P transfer service Tuesday, and said banks are eager to offer a tool that lets people pay each other electronically.

The announcement came less than a week after MasterCard Inc. rolled out a mobile phone transfer service to its issuers. Also this month, three Canadian telecom providers announced a similar mobile P-to-P payment service, and said all the major banks there are considering offering it to consumers.

"Banks have been interested in this for a long time," Neil Platt, CashEdge's senior vice president and general manager of banking, said in an interview Tuesday. But they "haven't found the right way to implement it."

Marc DeCastro, a research manager at IDC Financial Insights of Framingham, Mass., said P-to-P transfers could help banks win new customers and retain old ones, though it is unclear whether the service would generate much, or any, revenue.

"Banks are saying, 'this isn't just a fad, this is something we need to be prepared for," DeCastro said. "Just because it didn't take off the first time around doesn't mean it was a bad idea."

He compared P-to-P transfers to bill-payment services, which took off slowly at first but eventually became a must-have feature.

CashEdge is one of the top providers of account-to-account transfer services, which let people move money between their own accounts at various financial companies. The company's customers include nearly a quarter of the top 100 banking companies, such as Bank of America Corp. and Citigroup Inc.

Platt said CashEdge plans to offer the new POPmoney service initially to existing customers, which he said have been very receptive. "It's a bit of a surprise for me because when we went on the road and started talking to all of our clients, we expected a lot of discussions about 'What's the value proposition? Why should we offer this? Will consumers adopt it?' And honestly, we haven't had many of those," Platt said.

A handful of banks have agreed to offer POPmoney, Platt said. (He would not name them.) Though none of the deals have been finalized, he said he expects some of the banks to introduce the service this year. It is up to the banks whether to charge for this service, Platt said.

CashEdge said it has been testing an earlier version of POPmoney with a regional bank it would not name, and that p-to-p payments have grown to half of that bank's online transfer volume. The earlier version required the sender to know the recipient's bank account number; POPmoney requires only that the sender know the recipient's mobile phone number or e-mail address.

Several banks have tried to launch p-to-p payment services in past years, but many of these early efforts fared poorly. Among the failed experiments were Citigroup Inc.'s c2it service, BankOne Corp.'s eMoneyMail, and Wells Fargo & Co.'s BillPoint Inc., a joint venture with eBay Inc.

BankOne, which has since been acquired by JPMorgan Chase & Co., said its fraud rates were too high to sustain the transfer service.

BillPoint was shut down when eBay bought PayPal Inc. in 2002. Citi shuttered c2it in 2003; observers said the service was scarcely used.(Citi got back into the game last year, launching a P-to-P transfer service using technology from Obopay Inc.)

Bruce Cundiff, a director of payments research and consulting for Javelin Strategy and Research, said that although fraud was a problem with earlier P-to-P systems, many of them "failed because they were very single-bank focused, and you need the network to survive."

CashEdge's system can address this issue, he said. "CashEdge has a lot of large-bank clients and may be able to be the connection — the network creator."

POPmoney lets people initiate transfers by entering a recipient's e-mail address or mobile phone number, either through online banking sites or mobile phones. The recipient gets a text message or e-mail with instructions for accessing the funds.

If recipients' bank also offers POPmoney, they can complete the transaction through their banks' Web sites; if not, CashEdge has created a POPmoney Web site where recipients can tell the company to forward the money to their accounts.

CashEdge, too, has had some misfires in the P-to-P field. It introduced a service in 2002. "At that point our architecture wasn't really built to support it," Platt said. Usage was low, and there were risk issues that CashEdge had to resolve before it could move forward with POPmoney, he said.



CashEdge Launches POPmoney P2P payments service for banks Wednesday 24 June 2009 | 09:23 AM CET

US money movement services company CashEdge has launched POPmoney, a person-to-person payments (P2P) service which enables financial services providers to offer P2P payments directly from their online or mobile banking applications.

POPmoney allows bank customers to "Pay Other People" (POP) directly from within a bank's online or mobile application. POPmoney provides bank customers with the ability to carry out electronic payments from their online banking accounts using the email address or mobile phone number of the recipient. The service includes an SMS text messaging application, as well as downloadable mobile applications, thus enabling banks to extend their P2P functionality to mobile phones.

Prior to the launch of the new P2P payments service, CashEdge made public the results of a survey of nearly 1,000 consumers which highlighted a series of findings with regard to P2P payments. The research revealed that 81 percent of respondents would use a P2P service if offered by their financial institution, while 77 percent of interviewees indicated that would prefer to use a P2P service offered by their own financial institution over an independent online P2P service.

Also, 73 percent of respondents felt that a P2P service offered through their bank would be more secure than an independent P2P service, while 69 percent of respondents would see a P2P service offered through their bank as more convenient than an independent P2P service.

CashEdge's products suite also includes OpenNow/FundNow for new account opening, TransferNow for Consumers, which includes Me-to-Me Transfers and Third Party Transfers and TransferNow for Small Businesses, which includes Invoicing and Payments, Me-to-Me Transfers, Employee Payments and Vendor Payments.



Ecommerce Journal
CashEdge releases first P2P payment service for banks
June 24, 2009 - 8:23am

CashEdge Inc., the leader in Intelligent Money Movement™ products for financial institutions, declared recently about the launch of POPmoney™. This is the first P2P (person-to-person) payments service for banks. It allows banks to provide secure P2P payments from their online or mobile banking applications.

Using POPmoney™ bank customers are able to "Pay Other People" (POP) anywhere, at any time. Electronic payment can be sent by simply using the email address or mobile phone number of the recipient. The service includes two types of applications: an SMS text messaging and downloadable mobile applications.

CEO and President, CashEdge Inc, Sanjeev Dheer, said: "POPmoney is a breakthrough service and represents the first real opportunity for banks to compete in the lucrative person-to-person payments space. This untapped market offers financial institutions major opportunities for new revenue and increased customer engagement."

The Banking World

Wednesday, June 24, 2009

P2P War Intensifies with the Launch of CashEdge's POPMoney

CashEdge announced today the launch of POPmoney[™], the first person-to-person payments (P2P) service for banks, enabling banks to provide simple and secure P2P payments from their online or mobile banking applications.

According to a release, "POPmoney allows bank customers to "Pay Other People" (POP) anywhere, at any time, directly from within a bank's online or mobile application. With POPmoney, bank customers can send an electronic payment by simply using the email address or mobile phone number of the recipient. POPmoney includes an SMS text messaging application, as well as downloadable mobile applications, enabling banks to extend their P2P functionality to mobile phones."

This surely intensifies the P2P space even more. Paypal is of course the 800 pound gorilla in this segment and then there are start ups like Obopay, which is backed by Nokia.

The unique feature of CashEdge's solution is that it is completely bank-centric and consumers do not need to set up another account like a paypal or obopay account to send money. This clearly arms the banks to finally compete with Paypal.

We will continue to watch it closely.



CashEdge Launches P2P Payments For CUs, Banks

Credit Union Journal | Wednesday, June 24, 2009

NEW YORK–CashEdge launched what it says is the first-ever P2P payment service for financial institutions, called POPmoney, which allows consumers to send email and mobile person-to-person payments from their accounts to other individuals using only an e-mail address or cell phone number.

POPmoney is deployed directly directly from the financial institution as opposed to other existing services that use outside service providers such as PayPal and Obopay, CashEdge maintained. A recent survey conducted by CashEdge showed that 81% of respondents would use a P2P service if their FIs offered them and 77% preferred their own FIs to offer such a service over an independent service.



Pay Another Person Electronically for Free

June 29, 2009

A couple of friends owe me some money. How can they pay me?

Mail a check. This is the old fashioned way. We all know how it works. The stamps are not free, but pretty close. As the recipient, I have to make a trip to the bank or I put the check in a postage-paid envelope provided by Fidelity mySmart Cash account.

Online Bill Pay. They can set me up as a payee in their bank's online bill payment system. Their bank will send me a check. I deposit the check. For a one-off, it's an overkill. If it's recurring, it's easier for the sender than to remember to write and mail that check every month.

Is there a way to do it electronically? Because mailing a check and online bill pay are free to close to being free, paying electronically between friends and family also has to be free, or else it doesn't make much sense to do it.

If I were selling something to a stranger, it makes sense to use a third party and pay fees because that stranger wants to use a credit card and earn rewards. I will just factor the expected fees into my price. Between friends and family though, it's hard to imagine anyone is interested in paying fees. This article only covers options that are free.

Based on comments from indexfundfan and my own research online, I see four ways right now:

1. Intra-bank Transfer. Some banks allow their customers to transfer money to other customers of the same bank. It usually falls under the Transfer function in online banking.

Four of the top 10 banks in the U.S., Bank of America, Wells Fargo, Citibank and Regions, offer this service. As far as I can tell, they don't charge any fee to either the sender or the recipient.

2. ING Electric Orange. ING Electric Orange is a checking account by online bank ING Direct. If the sender uses ING Electric Orange, he/she can pay the recipient with an *Electric Check*. See Electric Check demo.

The recipient does not have to use ING. The recipient just needs to give the sender his/her bank account number and the routing number. I don't see an option to schedule the payment in advance or make it automatic. The recipient has to trust the sender enough to give the sender his/her bank account information.

3. PayPal. If the two options above don't work, the sender and the recipient can both join PayPal and link their bank account to their respective PayPal accounts. The sender only needs to know the recipient's email address used with PayPal.

There is no fee to either party as long as (a) the sender uses existing balance in PayPal or a bank account as the source for the payment, and (b) the sender selects "Personal" not "Purchase" as the reason for the payment.

The sender cannot schedule the payment in advance or make it happen automatically every month. The recipient also has to manually transfer the received money from the PayPal account back to the linked bank account.

Figure 2: Send Money in PayPal 4. Revolution MoneyExchange. Revolution MoneyExchange (RME) works similarly to PayPal. Both the sender and the recipient must join RME and link their bank account to their RME account.

I don't have a RME account, but from what RME describes on its website, it looks like the sender must log in to RME twice: first add money from the bank account to the RME account; log in again after the transfer clears, and then pay the recipient using the money in the RME account. If that's the case, this two-step process is more cumbersome than PayPal's one-step process.

I don't see any scheduling or automatic options in the RME write-up either. The recipient also has to manually transfer the money back to the linked bank account.

Summary

	Requirement	Pay Now	Scheduling	Automatic
Intra-Bank Transfer	Both parties use the same bank.	Yes	Maybe	Maybe
ING Electric Orange	Sender uses ING Electric Orange.	Yes	No	No
PayPal	Both parties use PayPal. Sender uses bank account to pay and selects "Personal" tab.	Yes	No	No
Revolution MoneyExchange	Both parties use RME.	Yes	No	No

The requirement for both parties using the same bank makes intra-bank transfer not widely applicable. The ING Electric Orange's Electric Check feature looks great, but signing up with ING Electric Orange just for the sake of paying another person electronically is unrealistic. Requiring that the recipient trusts the

sender with the bank account info can also be problematic. We are left with either online bill payment with paper checks or PayPal.

Isn't it amazing it's so difficult to pay another person electronically in the 21st century?

I speculated that the regulations on Know Your Customer (KYC) and Anti-Money Laundering (AML) are a contributing factor. Also, because the service has to compete with mailing paper checks, which is close to being free, the fact that banks can't make much money from the service is probably another reason.

A financial service software vendor CashEdge recently announced a new service called POPMoney, which enables electronic payments to another person inside online banking. It still has to be offered through the banks, because CashEdge does not deal with consumers directly.

It remains to be seen which banks will offer the POPMoney service and how much the banks will charge for it. If the service receives wide adoption by the banks and most banks don't charge for it, we will finally have a service that I think should've been available a long time ago. But there is no guarantee that it will be free. For example Bank of America already charges \$3 today for each outgoing ACH transfer initiated from BofA. So does Chase (fee schedule, p. 2).

For more information about POPMoney, please read Money In The Bank? A look at CashEdge's POPmoney at *Payments Views* by Carol Coye Benson of Glenbrook Partners.



Pay Other People via a text message? Now CashEdge lets do this

July 6, 2009 - 12:21pm | author: kara deniz | News | Payment systems



CashEdge Inc is now offering a new service, POPmoney that means "Pay Other People", providing online banking services for financial institutions that is to let users send money directly via a text message or email. In future the service is to reduce the needs to stop at ATMs or write checks when owing money.POPmoney solution provides userswith the ability to carry out payments through their bank's online or mobile banking application by providing the recipient's email address, cell phone number or account number. Users would be able to send the person-to-person payments directly from their cell phones as soon as enter their friends' information online. The service will likely come with a fee, which will be set by the financial institutions. A demo transaction showed a standard transfer, which could take a few days, costing \$2 and an express one costing \$10. So, as Steve Kenneally of the American Bankers Association considers, the volume of paper transactions are cutting down, while the amount of electronic ones are growing and this just seems to be the next step along that path.



Need Cash? Just Text It! By Brian O'Connell July 16, 2009



Need \$300 from Mom and Dad? Leave the post office out of it and get the cash via text. That's the promise behind a new technology from CashEdge Inc. Here's the deal.

CashEdge is touting its POPmoney (abbreviated for Pay Other People) application that uses your bank's online banking system to enable to transmit cash via, text, cell phone, or email. Users can transfer funds and generally move money from their bank account to a targeted party's account -- all you need is the recipient's email address, cell phone number, or bank account number.

Call it the next evolution of electronic cash transactions, or call it another blow to paper-based financial transactions, but text-based bank transactions looks like it's here for the long haul.

CashEdge is pushing POP as the "first person-to-person payments (P2P) service for banks, enabling banks to provide simple and secure P2P payments from their online or mobile banking applications." The company, which counts seven of the top ten banks as clients (and 600 financial institution clients in all), has injected an SMS text messaging application into POPmoney that essentially allows users to ship what the company refers to as small cash payments to family and friends. The current version of POPmoney enables consumers to send and accept cash, but not request money through the technology.

On the other send of the transaction, recipients need to have their banks plug into the CashEdge application. If so, the cash that was transmitted through POPmoney appears automatically in their bank accounts. The company is especially promoting the technology as a way for parents to automatically deposit cash into their college student child's bank checking account.

Right now, the CashEdge POPmoney account comes with a two-tiered fee structure: \$2 for regular transactions and \$10 for "express" transactions. CashEdge says the fees are ultimately set by the participating financial institutions.

POPmoney is targeted at a September, 2009 release, giving banks time to align their online systems to accommodate the technology.

Demand-wise, CashEdge maintains that text-based person-to-person financial transactions are popular right now. The company conducted a survey of 1,000 consumers and found that:

• 81 percent of respondents would use a P2P service if offered by their financial institution

- 77 percent of respondents would prefer to use a P2P service offered by their own financial institution over an independent online P2P service (such as PayPal or a similar service)
- 69 percent of respondents felt that a P2P service offered through their bank would be more convenient than an independent P2P service

It seems that as long as the consumer's bank is okay with text-based cash transactions, then the safety factor is enhanced, and consumers are on board.

And why not? After all, it's a tech driven world these days, and we're just living in it



Fox Business News
"Banking on Technology" – Broadcast and Online
July 16, 2009

http://www.cashedge.com/news-events-video-foxnews.php

CashEdge CEO Sanjeev Dheer on the financial technology services it provides to banks.





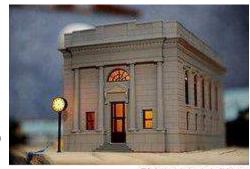
Borrowing \$300 from Mom and Dad? Your bank wants some of it

Geoff Williams

Jul 23rd 2009 at 12:00PM

Hopefully, you've never been there: You're looking at your bank account. It's sickly. It's dying. You need cash, or you're going to be fixing a tree bark salad soon. So you borrow money from your parents or maybe your well-heeled aunt.

Banks apparently have noticed. Or that is, a company called CashEdge has noticed. And it wants banks to notice, too. After all, CashEdge realizes that if Mom and Dad is forking over \$100 to their grown kids or college-aged kids or what have you, who are then going to put the money in their bank account, there's an opportunity there.



Flickr/shutdelite

CashEdge is a company that specializes in online transactions. If you've had money wired to your bank, I'm assuming CashEdge was involved.

Well, CashEdge is pushing a technology to banks, called POPmoney (the POP stands for Pay Other People), which will let your online bank account transfer money to a friend or family member's account. This can be done not just from a PC or laptop, but cell phone too. You can even send money via text. You just need your family or friend's e-mail address, cell phone number or bank account number.

CashEdge is holding a web presentation today on what it calls "the person-to-person payments opportunity for banks. Attendees will learn how banks can leverage this untapped market opportunity to generate new revenue streams and increase customer engagement and loyalty."

As CashEdge argues on a Web page aimed at bankers, "with person-to-person payments, banks will be able to respond to growing consumer demand for P2P payments, generate new transaction-based revenue, attract new customers and increase loyalty [and] accelerate mobile banking adoption."

It's the "generate new transaction-based revenue" that stands out for me. Yet another banking fee is being devised as we speak.

I'm sure it may be worth ponying up a little cash for those who need the service, and obviously the good news is that technology may soon make it even easier for cash-strapped people to borrow money from their loved one.

But, of course, if you're one of those loved ones doing the lending, this new technology... well, it's very bad news, indeed.



P2P Transfers Become a Bank Reality

August 2009

By Daniel Wolfe, American Banker

After years of setbacks related mainly to technology and risk management, the person-to-person payments business is finally taking off for banks.

Believing banks are now eager to offer tools that let people pay each other electronically, CashEdge introduced a P-to-P transfer service earlier this summer. The announcement came at the same time as MasterCard's introduction of a mobile phone transfer service to its issuers. In addition, three Canadian telecom providers also recently introduced a similar mobile P-to-P payment service, and said all major Canadian are considering offering it to consumers.

"Banks have been interested in this for a long time," says Neil Platt, CashEdge's svp and general manager of banking. But they "haven't found the right way to implement it."

Marc DeCastro, a research manager at IDC Financial Insights, says P-to-P transfers could help bank' customer acquisition and retention efforts.

"Banks are saying, 'This isn't just a fad, this is something we need to be prepared for," DeCastro says. "Just because it didn't take off the first time around doesn't mean it was a bad idea."

He compared P-to-P transfers to bill-payment services, which took off slowly at first but eventually became a must-have feature.

CashEdge is one of the largest providers of account-to-account transfer services, which let people move money between their own accounts at various financial companies. The company's customers include nearly a quarter of the top 100 banking companies, such as Bank of America and Citigroup.

CashEdge plans to offer the new POPmoney service initially to existing customers. A handful of banks have agreed to offer POPmoney, though Platt would not name them. Though none of the deals have been finalized, he said he expects some of the banks to introduce the service this year.

CashEdge has been testing an earlier version of POPmoney with a regional bank it would not name, and that P-to-P payments have grown to half of that bank's online transfer volume. The earlier version required the sender to know the recipient's bank account number; POPmoney requires only that the sender know the recipient's mobile phone number or e-mail address.

Several banks have tried to launch P-to-P payment services in past years, but many of these early efforts - including Citigroup's c2it, BankOne's eMoneyMail and Wells Fargo and eBay's BillPoint - fared poorly.

Bruce Cundiff, a director of payments research and consulting for Javelin Strategy and Research, says while fraud as a problem with earlier P-to-P systems, many of them "failed because they were very single-bank focused, and you need the network to survive."

CashEdge's system can address this issue, he said. "CashEdge has a lot of large-bank clients and may be able to be the connection - the network creator."

CashEdge, too, has had some misfires in the P-to-P field. It introduced a service in 2002. "At that point our architecture wasn't really built to support it," Platt says. Usage was low, and there were risk issues that CashEdge had to resolve before it could move forward with its new product.



Four Financial Firms Deploy CashEdge's POPmoney Banking Business Review October 1, 2009

CashEdge, the provider of Intelligent Money Movement services to financial institutions for their retail and small business banking customers, has said that four financial institutions are adding its POPmoney, an email and mobile person-to-person payments (P2P) service, to their customer offerings. All are expected to be live with the new service by the end of 2009.

Reportedly, POPmoney, which was launched in June 2009, allows bank customers to send an electronic payment, from within the online or mobile banking site, by simply using the email address or mobile phone number of the recipient. Likewise, the recipients of the payment can receive the funds directly into their bank account. POPmoney includes an SMS text messaging application, as well as downloadable mobile applications, enabling banks to extend their P2P functionality to mobile phones.

Sanjeev Dheer, CEO and president, CashEdge, said: "We are very excited about the strong interest we are seeing from the banks in offering POPmoney. We believe that this interest is a function of the growing market demand for email and mobile payments as well as the strong belief among banks that such a service should be part of the customer's existing online or mobile banking relationship. There is no question in our mind that this bank-centric P2P model is the way of the future."



Buddy, Can You E-Mail Me 100 Bucks?
The Next Big Thing in U.S. banking may be mobile person-to-person money transfers By Amy Feldman
November 23, 2009

What if you could send money to that friend who loaned you \$20 last week by using your mobile phone rather than having to go through the trouble of trekking to the ATM or mailing a check? All you'd need would be your buddy's e-mail address or cell number—and presto.

Folks in Japan and Europe can already do that. Soon Americans will, too. Studies show that U.S. consumers, particularly the younger set, have embraced the convenience of online shopping and e-banking and are now ready to move to the next frontier: person-to-person mobile payments. A recent poll by Mercatus, a financial consulting firm, showed that the proportion of people ages 26 to 34 who had used a cell phone to buy goods or pay for a product or service had doubled, to 14%, in the past year. "We are at the tipping point," says Mercatus managing partner Robert Hedges.

That's why a host of banks and financial companies are gearing up to add person-to-person payments to their existing mobile and online banking platforms. PNC Financial Services (PNC), Bank of the West, and the Boeing Employees' Credit Union have teamed up with CashEdge, an outfit that already processes more than \$50 billion a year in transactions among financial institutions, with plans to launch services in early 2010. Fiserv (FISV), a technology company that handles bill payments for 3,100 financial institutions, is marketing a similar service. MasterCard (MA) is working with Obopay, a mobile payment startup with funding from Nokia (NOK), while Visa (V) has been testing a service with U.S. Bancorp (USB). "Payment habits change pretty slowly, but Generation Y expects this," says Thomas S. Kunz, director of payments and e-business at PNC Financial.

While the banks are only now waking to the potential of person-to-person payments, PayPal (EBAY) has built its business on them. The company, acquired by eBay in 2002, boasts more than 78 million active account holders worldwide and introduced a service earlier this year that allows users to make transfers over a cell phone. Now it is teaming up with banks to offer the same service. FIS (FIS), a tech outfit that counts 14,000 financial institutions as clients, announced on Nov. 3 that it plans to integrate PayPal's technology into its online banking platform. "We found out that [banks] want to collaborate more than ever," says PayPal President Scott Thompson.

HACKER HEAVEN?

Here's how these digital cash transfers work. Sign up for a service through your bank or another provider. Enter an e-mail address or phone number to send money to anyone you know. Your bank's person-to-person payment system will be integrated with your regular online banking, and the funds will be debited from your account. At the other end, the recipient may get the cash deposited directly into an account or have it posted to an existing credit card or a prepaid card. Mostly likely, banks will make money by charging senders a nominal fee (25 cents, say, for a domestic transfer).

What about security, you ask? "Banking on the mobile phone is relatively safe," says Robert Vamosi, an analyst on security, risk, and fraud at Javelin Strategy & Research. In fact, says Vamosi, mobile banking is currently more secure than online banking because cellular networks are tough to hack into.

With many of these new offers set to launch next year, the big question is who will gain critical mass quickly. Says Jim Bruene, editor of trade publication Online Banking Report: "Whoever can make mobile payments as simple as sending a text message is going to win."

Feldman is an associate editor with BusinessWeek in New York.



How Banks Are Looking to Become Serious Players in P2P Payments **Digital Transactions**November 6, 2009

(November 6, 2009) Electronic person-to-person payments have been around this entire decade, but they're still largely the domain of specialists such as PayPal Inc. and a host of tech companies. But leading bank processors are getting into the P2P act, and if they're successful they could spur greater usage from the consumer mainstream and confirm banks' Web sites as go-to places for new payment services.

Leading bank processor Fiserv Inc. this week unveiled its personal-payments service that will become available to the 3,100-plus financial institutions in Fiserv's online bill-payment network in the first half of 2010. The service leverages the updated CheckFree RXP bill-pay platform that Fiserv acquired two years ago when the company bought bill-pay leader CheckFree Corp. "Consumers can sign up for [the service] within their existing online-banking relationship," Steve Shaw, director of strategic marketing in Fiserv's electronic banking services unit, told Digital Transactions News at the Bank Administration Institute's BAI Retail Delivery conference in Boston.

Using an e-mail address or mobile-phone number, customers of banks offering the service will be able to send money to anyone they know, according to Fiserv. Payments will be deposited directly into the recipient's account and confirmation of payment will be sent to the recipient's e-mail address or mobile number. Payments will be screened though Brookfield, Wis.-based Fiserv's FraudNet automated fraud-detection system. The service also will be available through mobile devices, at first using short-message-service (SMS) technology, which powers text messages.

Shaw notes that Fiserv's total clientele of 16,000 is much larger than the initial target users. "If we can make it a unique value proposition to them ... this potentially could be a very valuable network that many consumers can tap into," he says. Fiserv will brand the service and P2P network before the launch.

But Fiserv wasn't alone this week in expanding the frontiers of P2P payments. Rival Fidelity National Information Services Inc. (FIS), which absorbed bank processor Metavante Corp. a month ago, said it would integrate PayPal's P2P service into its online bill-pay service for financial institutions. PayPal, whose original franchise was person-to-person payments, this week officially opened its payments platform to third-party developers, introducing a raft of new application programming interfaces to ease integration. The system enables outside software developers to devise services, including P2P payments, which integrate with PayPal (Digital Transactions News, Nov. 3). Another early user of PayPal's API for P2P is S1 Corp., which is developing a service for mobile phones.

Frank D'Angelo, executive vice president for FIS payment solutions group and a veteran of Metavante, tells Digital Transactions News that both Fidelity and Metavante were working on their own P2P services before the recent merger, with Metavante "a little farther along." But the combined company concluded that PayPal's technology could get FIS into the P2P business quickly with a good offering. "What we're

trying to do is make payments as easy as possible," he told Digital Transactions News at the BAI conference.

John Schulte, senior vice president and chief information officer at Mercantile Bank of Michigan, says customer demand is rising for P2P payments and he wants his bank to be early in the market. "It's about beating our competitors to this," he notes. Mercantile, which is using S1 Corp. and the PayPal API, has signed up about 300 accounts for the new service, which will become commercially available in the first quarter, Schulte says. Mercantile has banks in Grand Rapids, Holland, and Lansing.

Also this week, money-transfer technology provider CashEdge Inc. and mobile-commerce services provider Firethorn Holdings LLC announced plans to bring to market a mobile P2P system that integrates their technologies. With the service, financial institutions would be able offer their customers the ability to send electronic payments using CashEdge's POPmoney P2P service from within their Firethorn mobile-banking application by using the e-mail address or mobile phone number of the recipient.



American Banker Can You See Your Balance Now? With Mobile, You Can American Banker | Friday, November 6, 2009 By Steve Bills

BOSTON — Mobile banking services, a novelty just a year ago, are suddenly taking off.

At least five partnerships were announced this week aimed at making mobile banking more widely available and more useful, and though payments executives say usage is not widespread now, they expect adoption to soar in the next year.

Giving people immediate access to real-time account details, they say, is letting banks deliver a variety of new services, including fraud-fighting alerts and location-based marketing, and could even help banks justify charging fees when people overdraw their accounts.

Prakash Hariramani, the senior business leader of global product innovation at Visa Inc., said that 4 billion mobile handsets have been deployed to date, enough for more than half the world's population, and banks cannot ignore what has become one of the most common electronic items on Earth.

"This may be the world's first ubiquitous technology," Hariramani said during a session at the Bank Administration Institute's annual Retail Delivery conference in Boston this week.

Visa, of San Francisco, announced Wednesday a partnership with the mobile banking technology company ClairMail Inc., to deliver Visa's alert capabilities through the Novato, Calif., vendor's software.

Banks and credit unions that issue Visa cards and already offer ClairMail's software can now send a variety of account alerts to customers' phones, including immediate notification of transactions. When people make purchases with an enrolled Visa card, they will receive a text message confirming the sale, often before the clerk them hands a paper receipt, Hariramani said. This can be a boon to consumers wary of fraud and to the institutions that serve them.

The alert service can also interact with phones' global positioning systems, notifying banks of users' exact locations and letting companies deliver marketing messages aimed at luring people to nearby stores.

Visa introduced some of these alert features last year, initially for handsets that use Google Inc.'s Android operating system.

Doug Brown, the senior vice president of e-commerce channels, ATM and customer service at Bank of America Corp., said that more than 3.5 million people use the Charlotte company's mobile service, and that the growth rate has been exceptional.

After introducing the service in the second quarter of 2007, Brown said, it took 13 months to attract its first million users, nine months for the second million, and just six months for the third million.

"And this is not showing any signs of slowing down," Brown said. "If you build a convenient and easy to use platform, they will flock to it."

Jim Van Dyke, the founder and president of Javelin Strategy and Research, said that 36 million people have used mobile banking services in this country at least once in the past year, about 18% of the people with phones; by 2014, he said, he expects 99 million people to be using the services, about 45% of mobile phone users.

However, he said banks need to step up their mobile offerings. His Pleasanton, Calif., research firm reports that only 18 of the nation's 40 top banks have introduced mobile services.

"Consumer interest isn't dropping, but bank systems aren't up to the task," Van Dyke said.

That situation could shift quickly, due to another deal announced this week at the conference. Intuit Inc.'s Digital Insight unit has agreed to offer its clients a suite of mobile services from Mobile Money Ventures LLC of San Francisco, a joint venture of Citigroup Inc. and SK Telecom Co. Ltd., the largest wireless telecommunications firm in South Korea.

Digital Insight serves mainly small banks and credit unions, and Taylor Driggs, its director of consumer product strategy, said only 110 of the company's 1,700 clients offer mobile banking services at all. And at the ones that have already introduced mobile services, consumer adoption rates range from 2% to above 20%, and average about 6%.

The potential interest seems to be there among consumers, especially younger people, he said. "You have to start by offering it."

One of the most common uses of mobile banking services is checking balances; people often will see how much money is in their account while waiting in line to make a purchase.

Dribben said this behavior could help banks justify charging overdraft fees, an important source of revenue that has come under fire from consumer groups in recent months. He said that when customers have the ability to find out their exact balance at any time, it can put more onus on them to avoid overdrawing their accounts and undercuts some of the arguments of consumer advocates who say overdraft fees are applied unfairly.

Two other announcements underscored the growing demand for mobile services among credit unions. PSCU Financial Services and Co-op Financial Services, two companies that provide products and services to credit unions, each said it is offering a mobile application for Apple Inc.'s iPhone.

And one of the early players in mobile banking software, Qualcomm Inc.'s Firethorn Holdings LLC, said it would integrate account transfer services from CashEdge Inc. to create a mobile phone person-to-person payments service. Several companies, including Visa, Citi, MasterCard Inc. and U.S. Bancorp, are testing or offering mobile transfer capabilities, enabling people to send money between their main bank accounts.

Despite all this activity, some executives warn that banks could still be caught flat-footed in the mobile banking race, especially in payments.

Numerous companies have tested mobile payments services that use contactless chips within the phones to initiate transactions, but such services are still not widely available.

Jaime Punishill, an executive with Citigroup's Internet and mobile team, said his company is now testing mobile payments in Bangalore, India. He said the trial, begun in June, is the world's largest to date: it involves 3,000 people now and could expand to 5,000.

Citi has been working on mobile payments infrastructure issues for 15 years, Punishill said.

"There is a pretty good reason we don't have it yet, and is the sheer difficulty of negotiating among all the players," Punishill said. "It requires all these players to come to the party and divvy up a shrinking pie in order to meet their P&L."

He said much of the current interest in mobile technology is a result of the disruptive impact of the iPhone. Apple, of Cupertino, Calif., has managed to master micropayments at its iTunes music store, where most individual song downloads cost 99 cents, and the computer maker could play a similarly disruptive role in the mobile banking and payments ecosystem, Punishill said.

"They are arguably creative enough and sneaky enough to find a way to disintermediate us."

Brown agreed that payments could prove an area where banks are outflanked by Apple, or other innovators that are equally savvy.

"If we don't get it right somebody else will," he said.



American Banker With E-Transfers, Banks Target Gen-Y Payments December 18, 2009

http://www.americanbanker.com/issues/174 242/e-transfers-1005381-1.html

A new generation of person-to-person money transfer services is quickly gaining traction with banks, offering a way to regain a share of the electronic payments that was ceded long ago to nonbank rivals.

These services make it easier to send money to other people than with existing methods, and some executives say they could become a new source of revenue at a time when banks are eager to find additional ways to generate fee income.

The model is still evolving; some banks are already offering these transfer services online and many plan to make them available through mobile phones in the near future. Most payments executives agree that electronic person-to-person payments have the potential to change the way consumers interact with one another and with their banks.

Thomas S. Kunz, a senior vice president and director of payments and e-business at PNC Financial Services Group Inc., said P-to-P payments are dominated by nonbanks, but the new transfer services could make banks a more significant force.

"Banks are losing the battle as person-to-person transfers become electronic," Kunz said in an interview Thursday. "We're focused on Gen-Y, tech-savvy customers. They already have a large, nonbank alternative, called PayPal." To date, however, there has been "no good electronic alternative that the industry can get behind," he said.

PNC was one of two banks that switched on P-to-P transfer tools this past Saturday night, using CashEdge Inc.'s POPmoney service, the first to do so since the New York transfer technology provider introduced it in June. PNC and BancWest Corp.'s First Hawaiian Bank now let online banking customers send funds to a recipient's e-mail address or mobile phone number.

Kunz said that a convenient, electronic P-to-P service would make the bank more relevant to customers, especially young people who handle much of their daily activities online, including their finances. "We are trying to get the primary payment relationship with Gen-Y customers," he said. "If those balances can stay with us and those transactions can occur through us, that's what we want."

He said PNC has offered for about six months another CashEdge transfer service that requires senders to know recipients' account numbers and their banks' routing and transfer numbers. About 5% to 10% of PNC's active online banking customers use that service, but he expects about twice as many will use the new service.

Neil Platt, CashEdge's senior vice president and general manager of banking, said people can initiate POPmoney transfers online or through mobile phones, and though PNC and First Hawaiian are both offering only the online service now, both plan to add the mobile feature next year. The funds are sent across the automated clearing house network.

Including PNC and First Hawaiian, he said seven financial companies have already signed on to offer POPmoney and he expects one more contract this month. Three to four companies should go live in the first quarter, including the Seattle credit union BECU, which is expected to be the first to offer the mobile phone version. Besides PNC, another top 10 bank is expected to roll it out in the first half of next year. "Banks are really getting excited about" P-to-P transfers, he said.

One key reason is that it can generate fee income. "We do expect that some banks will charge people to use" the transfer service. Platt said.

First Hawaiian is charging users \$1 for each transfer, according to its Web site; the Honolulu company declined to provide an executive for interviews. CashEdge charges its bank clients a per-transaction fee to handle the payments.

S1 Corp. has also introduced a P-to-P transfer service this year, and Mark Moore, its vice president for strategy and development said that banks could choose to impose fees strategically, offering free transactions to their best customers, for example, and charging others. "Banks are the ones that have the opportunity to charge for this service," he said. "Or they could use it as an opportunity to hook a different segment of users. They could charge some people and waive the fee for some people."

The S1 service lets people initiate payments online or through a mobile phone; the funds are drawn from the senders' bank accounts and delivered to recipients' accounts with eBay Inc.'s PayPal Inc. The technology is built into S1's mobile banking software, and the vendor does not charge clients any additional fee to handle the transactions.

Some bankers are less interested in the potential for fee income than in the chance to develop customer relationships.

"Nonbanks see this service as a business, and I think time will tell that it's not," Kunz said. "It's a way to help get a payments relationship with a household."

John Schulte, a senior vice president with Mercantile Bank of Michigan and its chief information officer, said that offering electronic transfers, even for free, can cut his expenses. The Grand Rapids company plans to roll out the S1 service toward the end of the first quarter.

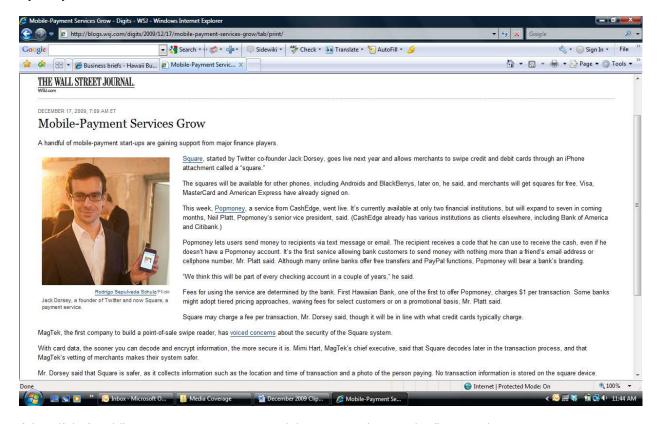
"There is a cost to the bank" to offer electronic transfers, but there are costs for other payment methods as well, he said. "This is cheaper than checks, debit, credit or ACH."

THE WALL STREET JOURNAL

Wall Street Journal Digits (WSJ) Mobile-Payment Services Grow December 17, 2009

http://blogs.wsj.com/digits/2009/12/17/mobile-payment-services-grow/

By Mary Pilon



A handful of mobile-payment start-ups are gaining support from major finance players.

Square, started by Twitter co-founder Jack Dorsey, goes live next year and allows merchants to swipe credit and debit cards through an iPhone attachment called a "square."

The squares will be available for other phones, including Androids and BlackBerrys, later on, he said, and merchants will get squares for free. Visa, MasterCard and American Express have already signed on.

This week, Popmoney, a service from CashEdge, went live. It's currently available at only two financial institutions, but will expand to seven in coming months, Neil Platt, Popmoney's senior vice president, said. (CashEdge already has various institutions as clients elsewhere, including Bank of America and Citibank.)

Popmoney lets users send money to recipients via text message or email. The recipient receives a code that he can use to receive the cash, even if he doesn't have a Popmoney account. It's the first service allowing bank customers to send money with nothing more than a friend's email address or cellphone number, Mr. Platt said. Although many online banks offer free transfers and PayPal functions, Popmoney will bear a bank's branding.

"We think this will be part of every checking account in a couple of years," he said.

Fees for using the service are determined by the bank. First Hawaiian Bank, one of the first to offer Popmoney, charges \$1 per transaction. Some banks might adopt tiered pricing approaches, waiving fees for select customers or on a promotional basis, Mr. Platt said.

Square may charge a fee per transaction, Mr. Dorsey said, though it will be in line with what credit cards typically charge.

MagTek, the first company to build a point-of-sale swipe reader, has voiced concerns about the security of the Square system.

With card data, the sooner you can decode and encrypt information, the more secure it is. Mimi Hart, MagTek's chief executive, said that Square decodes later in the transaction process, and that MagTek's vetting of merchants makes their system safer.

Mr. Dorsey said that Square is safer, as it collects information such as the location and time of transaction and a photo of the person paying. No transaction information is stored on the square device.

Square, much like Foursquare or Mint, has the potential to gather targeted information about how and where consumers spend money. That data will remain private, Mr. Dorsey said, but could potentially be used blindly, similar to how Mint releases data surveys. "More data is definitely a big part of the product," he said.

Payment systems like Square face numerous regulatory and security challenges that Twitter didn't. But he argues that there's an overlap in the inherent social element between the two.

"Twitter has been good at getting down to the essence of communication and exposing it in real time," Mr. Dorsey said. "In Square, we can get down to the essence of value...until then, I hate getting change and paper receipts I can't do anything with."



BankFox PopMoney Gives PayPal Competition February 3, 2010

http://www.bankfox.com/blog/2010/02/03/popmoney-gives-paypal-competition/?utm_source=feedburner&utm_medium=feed&utm_campaign=Feed%3A+Bankfox+%28Bankfox+Blog%29

Over the past few weeks, three large banks announced that they launched a new service called PopMoney, a technology that allows consumers to send funds to the mobile phones or email accounts of friends. The service is now available to PNC Bank, FNBO Direct, and First Hawaiian Bank customers, and is similar to a service that Paypal has offered for a while.

The way PopMoney works is that customers login to either their bank web site or mobile phone application, and select the PopMoney option. Next, they enter the email address or phone number of the person to which they wish to send the funds. Finally, they enter the amount of money to be sent.

The recipient of the money then receives an email or text message that provides a code for them to retrieve the funds. From there, they login to the PopMoney.com website via their computer or phone, and enter the code and their own bank's information. The money is transferred to their bank account within a few days.

This process is essentially identical to PayPal's "Send Money" feature, but the advantage of using PopMoney instead of PayPal is that it allows customers to send money directly from their own bank account without transferring money first through Paypal as a middle party.

However, unlike PayPal, which allows you to send money for free, some banks are charging the sender every time they send funds through PopMoney. For example, according to their website, FNBO Direct is currently charging customers \$2 each time they send funds through PopMoney, and \$10 per transaction if they want the money to be delivered the next day. PNC Bank, on the other hand, currently does not charge a fee for sending money according to its press release.



Digital Transactions The Sudden Allure of P2P February 2010

http://www.digitaltransactions.net/files/DigitalTransactionsFeb10.pdf

Instead of just using a mobile phone or computer to reach out and call a friend, consumers may be using computing devices to reach out and pay them. That is, at least, what a raft of banks and their technology vendors are expecting as they have been rushing to partner up to develop and roll out person-to-person (P2P) payment services, which would allow consumers to send money to friends, relatives, or even independent service providers by e-mail or mobile phone.

Unlike a wire transfer or other previously available payment options, these new alternatives would only require the payor to have their payee's e-mail address or mobilephone number. No bank routing number and account number required. That makes these new options much easier and more appealing to privacy-conscious consumers.

"Consumers need the ability to move money ... and pay individuals as well as businesses in an environment where cash and checks are less and less [used]," says Jeff Lewis, an executive vice president for e-payments at Fidelity National Information Services Inc. "Consumers are saying, 'I need the velocity I want."

In November 2009, the Jacksonville, Fla., banking and payments vendor, which serves 14,000 financial institutions worldwide, announced a deal to integrate PayPal Inc.'s global P2P payment system into its own online bill-payment applications. According to Lewis, FIS has signed three unnamed U.S. banks and plans to be in pilot this month.

A handful of financial institutions, including PNC Financial Services Group, Mercantile Bank of Michigan, First Hawaiian Bank, and credit unions Patelco and BECU, have already publicly announced their intention to offer P2P payments within the first few months of 2010.

Technology vendors, including CashEdge Inc., Obopay Inc., Fiserv Inc., and S1 Corp. have launched P2P services in recent months, typically as an extension of the payment applications they already offer. S1 and its bank client, Mercantile Bank of Michigan, are also employing PayPal's infrastructure.

Natural Next Step

The interest swirling around electronifying P2P payments isn't surprising, given the size, scope, and readiness of the market, according to industry observers. Consumers make roughly 9 billion personal payments each year, the majority of which are made with cash and checks. In a June 2009 survey conducted by Fiserv, 70% of 1,022 U.S. consumers said they would be interested in making such payments electronically. Three out of four of those surveyed said that they would prefer a service offered by their financial institution.

Many banks see these typically smallervalue personal payments as simply an extension of what they already offer to customers with online bill payment and funds transfers. To them, P2P is the natural next step in both their online-banking and mobile-banking offerings.

"We were already providing customers with the ability to transfer funds electronically to a third party," says Jaylene Tsukayama, vice president and manager for home banking at First Hawaiian Bank, which in December began offering a P2P payment service to customers using CashEdge's POPmoney application. "POPmoney just expanded the means by which the customer is notified that they have a payment waiting and leaves it to the recipient to provide information on where the funds should be deposited."

Neil Platt, senior vice president and general manager of banking for CashEdge's U.S. banking division, points out that POPmoney, which the company launched in June, builds off of the vendor's TransferNow, a service used by about 400 banks. TransferNow allows customers to transfer money among their own accounts or to other people's accounts. Consumers used CashEdge applications to move nearly \$50 billion in online funds transfers in 2008.

"Banks like PNC [also launching POPmoney for P2P] and First Hawaiian have been using our products for a long time ... But you had to know [the payee's] routing number and account number," Platt says. "Now you just need to know their e-mail address or cell-phone number."

Similarly, Mercantile Bank of Michigan had been a, customer of S1 for online banking before the bank became the first to sign on to offer person-to-person payments through the banking vendor's new service with PayPal.

"We'd been keeping an eye on P2P for a while ... S1 had a vision for approaching this [market]," says John Schulte, senior vice president and chief information officer at the Grand Rapids, Mich.-based bank. Leveraging the PayPal network, which boasts 78 million accounts worldwide, helped support that vision for getting consumers interested, Schulte adds.

Not to be left out, MasterCard Inc. last May launched its MoneySend service in the United States. MoneySend had already been available in 17 other countries. Although the service initially required users to retrieve funds using a prepaid MasterCard, the card network plans to offer issuers the opportunity to provide payments via mobile and PC through a partnership with mobilepayments vendor Obopay.

MoneySend functions as "an engine for clearing and settlement" for consumers who want to make payments to, say, a friend or the babysitter, just as MasterCard's system provides the same service for businesses that accept its cards, says Josh Peirez, group executive of innovative platforms for MasterCard.

Obopay offers banks "an on-ramp onto the payments superhighway" that is MoneySend, according to Michael E. Diamond, Obopay's senior vice president for business development. While Obopay has conducted mobile payments trials with Citigroup Inc., the company has no U.S. bank customers for its P2P service as yet.

The iPhone Effect

Why, after years of shunning the market as low-margin and uninviting, are banks and their technology providers suddenly stumbling over one another to roll out P2P products? Bankers, vendors, and industry observers point to a number of technological and market factors that have emerged to make this an opportune moment. "I really think the market is at the right place at the right time," says Beth Robertson, director for payments research at Javelin Strategy & Research, Pleasanton, Calif.

Unlike earlier runs at this market in the late 1990s and early 2000s—ill-fated efforts such as Citgroup's c2it and Bank One's eMoney- Mail—these new developments can tap a greater readiness among consumers and leverage a more advanced and well-entrenched technology environment, according to Robertson. Perhaps the biggest factor has simply been consumers' own increasing familiarity with making payments electronically. In the past several years, consumers have become vastly more apt to make purchases online and, even more analogous to P2P, to pay bills online.

By some researcher estimates, the number of U.S. households paying their regular bills online nearly doubled in the latter half of the last decade. Javelin Strategy & Research estimates that 32 million households are already paying bills online, a number that will grow to 42 million by 2012. "When [P2P] services were initially introduced years ago, there was a much smaller segment of customers transacting online," Robertson says. "Consumer readiness is a big issue."

Many people have become more comfortable making electronic payments to non-businesses specifically, buying items from online garage sales like eBay or Craigslist. "People have grown up using systems like Pay-Pal to buy at online auctions," says Thomas Trebilcock, vice president of payments and e-business for PNC.

The ever-expanding capabilities of mobile phones and consumers' desire to use them for much more than voice calling has also made a huge difference. "The iPhone has been a huge driver. It's driven competition; it's lifted the whole marketplace to a new level," Schulte of Mercantile Bank says of Apple Inc.'s popular smart phone.

The iPhone gave rise to a thriving market for smart-phone applications that consumers can download easily, and often for free. Many of these are related to financial services. A recent poll by financial consulting firm Mercatus Group found that the percentage of U.S. consumers age 26 to 34 who had used their mobile phone to buy goods or services had doubled to 14% in the past year.

"People are getting used to conducting more complex interactions through their mobile device," says Mark Moore, vice president of strategy and business development for S1. "And now we have the devices and networks that serve up rich mobile content."

Some banks also worry about what they stand to lose if they don't meet customers' demands for new technology to access accounts and services. Even though his bank is just under \$2 billion in assets, Schulte of Mercantile Bank says it is "important from our perception that we do this first."

Platt of CashEdge says he thought he would have to "spend a lot of time evangelizing why banks should offer person-to-person payments." But in talking to banks since last spring, he says, "I was surprised at how many clients [were sold]. It was not a matter of if they wanted to go forward, but when." Platt says he believes CashEdge may have POPmoney deployed to more than 100 banks by late 2010.

'Last-Mile Issue'

Non-bank P2P processor PayPal has also played a role in catalyzing banks' moves into the market, especially as it introduced mobile services in recent years.

Menekse Gencer, president and chief executive of MPayConnect, a mobile payments consultancy, says the PayPal juggernaut has "certainly been putting more pressure on banks for some time now" to move more aggressively into this market. "A lot of people see this as a necessary evil," says Gencer, a former executive with PayPal Mobile. "They ask themselves, 'If we don't do it, what's the opportunity cost?"

Indeed, banks are fearing they could lose the core deposit account if they don't offer a P2P product. "It's not about revenue," says Trebilcock of PNC. "It's about retaining the customer [and] having a deeper share." Services like P2P payments, he believes, will help hook and keep emerging affluent Generation X and Y consumers in particular. "The customers who use this are the customers you want to retain, the best customers."

While the business case might not be the primary motivation, at least for some banks, those drivers do exist. Industry observers say that person-toperson payments offer banks the opportunity to cut costs, strengthen retention, and potentially generate revenue.

For banks, the cost of processing a P2P payment is a small fraction of processing a paper check, which is

by comparison becoming even more expensive as check volumes decrease and courier costs and other related expenses increase. Schulte says he expects a P2P transaction to cost his bank about 25 cents, compared to the \$1 to \$2 it would cost them to process a paper check for the same payment.

Researcher TowerGroup Inc. estimates that U.S. consumers made more than 3 billion non-cash person-toperson payments in 2008, the bulk of which were paid via check at an estimated cost to banks of \$255 million.

With as many as 25% of the online bill payments consumers make, banks or processors still cut physical checks, according to Dan Schatt, senior director and head of financial innovations for PayPal. "No one has been able to solve that last-mile issue there," he says. "As more and more people gravitate to online bill payment, paper just becomes an enormous problem."

Also, like online bill payment, person-to-person payment is seen as a "sticky" service that makes users less apt to surf their bank accounts elsewhere. It also could allow bank providers to add their logo or other branding or marketing messages, which would go out to payment recipients who may not already be customers of that bank.

'The International Piece'

And the service is another important arrow in the banks' quiver as the industry is forced by regulatory changes to move away from its decades-long dependence on overdraft and other penalty fees and develop service and product packages for which consumers might willingly pay.

Steve Shaw, director of strategic marketing for electronic banking services at Fiserv, says that while some banks might charge directly for the service, other banks see this as a way to build a package of products that would give customers the sense they were getting more than just a plain-vanilla checking account. Moore of S1 suggests that banks may eventually charge some customers for the service but offer it free to customers who have higher balances or use more of the bank's products.

While Mercantile and PNC have no plans to charge customers, First Hawaiian Bank will charge senders \$1 per payment. Tsukayama of First Hawaiian says that, since the P2P service is an enhancement to the bank's existing external transfer capability, which charged a \$1 fee already, "we opted to just keep the fee structure status quo while we introduced this new service."

Even banks that are not charging outright for transactions within the U.S. may eventually be able to charge for payments that take place across borders. Industry observers say that offering the opportunity to send money abroad could attract unbanked consumers who may be sending remittances through nonbanks, especially as these capabilities move to the mobile phone—a platform that is much more entrenched for payments in many foreign countries. In this way, banks could gain entry into the unbanked market and the international remittance business at the same time.

"The international piece is very interesting," says S1's Moore, adding that 10% of the U.S. population sends money abroad. "There's an opportunity for banks to play more in those transactions."

Some point out that P2P could play a critical role in sparking organic growth for many banks. "All the big deals [industry mergers and acquisitions] have been done," says Obopay's Diamond. "The question is now, 'How do you get the underbanked to move over?' The mobile phone is the language they all speak."

Mobile As the Driver

Ironically, while mobile is a major driver, it's not the initial platform for P2P—yet.

While mobile banking has seen steep growth in comparison to other financial technologies, its usage in the United States is still a tiny fraction of online banking usage. Similarly, while smart phones like the iPhone, Blackberry, and Palm Pre are fast replacing more basic handsets, they're far from the majority.

Forrester Research Inc. says smart phones, those that use a high-level operating system, were only used by 17% U.S. cell-phone subscribers in 2009, up from 11% in 2008. "Sometimes, the mobile phone is not sophisticated enough," MasterCard's Peirez says. "And the consumer experience cannot be clunky."

As a result, PNC, First Hawaiian, and Mercantile all have plans to offer their P2P services online initially. Still, most observers see the mobile platform as the place that P2P will truly hit its stride.

"Mobile is going to drive this," says Schulte, pointing up the ubiquity and the immediacy of cell phones. Schulte and his team are already actively discussing issues like whether they should develop a specific interface just for the category- killer iPhone, or see what the uptake is on the recently released Motorola Droid.

"Everything is moving to the phone," Schulte adds. "It's the next natural leap in payments."

The PayPal Question

When it comes to offering person-to-person payment, two camps are emerging among banks and their vendors: those that want to try to beat PayPal Inc. and those that want to join it. PayPal, a unit of eBay Inc., has long been the leader in the electronic peer-based payment space. As some banks and vendors see it, this makes the company a well-positioned partner. For others, this makes PayPal a potent threat to their own business.

"Fundamentally, our model is built [on the concept] that the bank or the credit union is the site," says Steve Shaw, director of strategic marketing for electronic banking services for Fiserv Inc., pointing out that in the PayPal P2P model, the recipient must have a PayPal account into which funds are deposited. "The idea of transferring money out of the bank account is so counter-intuitive to what bankers want to do."

Jaylene Tsukayama, vice president and manager for home banking at First Hawaiian Bank, says that her bank's decision to work with CashEdge Inc. was predicated on crafting a service that is "available to customers through their existing, trusted, and secure relationship with First Hawaiian Bank. Customers don't need to establish a new relationship or set up a new account with some third-party provider that they don't know."

However, Beth Robertson, director for payments research at Javelin Strategy & Research, contends Pay-Pal has two key advantages: widespread market recognition and understanding of its service and its name; and its global presence. "This could allow [PayPal] to help transactors not only in the U.S. market, but those who want to send money outside it," she says.

Dan Schatt, senior director and head of financial innovations for PayPal, says he understands why banks may have some historical reluctance about working with the online payments giant. But he argues the business, and Pay- Pal's focus, have changed.

"PayPal has grown up and has no interest in becoming a financial-services supermarket [or] a bank ... we're really solving problems that banks have," Schatt says. "PayPal is just another rail that can be leveraged quite effectively."

John Schulte, senior vice president and chief information officer for Mercantile Bank of Michigan, says he was eager to partner with PayPal on person-to-person payments because of its established network and its experience. "When PayPal came out, they were viewed as a threat," he says. "But now it's just part of the infrastructure."

"There are financial institutions that absolutely see PayPal as the enemy," says Jeff Lewis, an executive vice president for e-payments at Fidelity National Information Services Inc., which is also working with PayPal. Still, he says, "At the end of the day, banks and PayPal need each other."



Bank Technology News P2P Payments Grow, Primarily Online February 2010

http://www.americanbanker.com/btn issues/23 2/consumer-payments-p2p-payments-grow-primarily-online-1006622-1.html

Person-to-person transfers are quickly moving from press release material to deployed applications, with New York-based CashEdge making much of the recent news with its rollouts of the service at PNC Bank, FNBO Direct, and First Hawaiian Bank.

But CashEdge faces ingrained competition from the embedded core systems and mobile banking vendors. Fidelity Information Services has an alliance with PayPal, which integrates P2P payments into Fidelity's bill pay application. Fiserv is taking the same route, integrating P2P into its legacy CheckFree bill pay platform, but built the technology in house. Online banking vendors have also made their alliances: Mobile Money Ventures is reselling P2P services from Toronto-based CPNI, MasterCard announced its Mobile MoneySend service last May, provided using technology from Obopay. Visa had a P2P pilot at US Bank last year, and American Express got in with its \$300 million purchase of Revolution Money late last year.

In a recent survey, Javelin Strategy & Research found that monthly usage almost doubled from 2008 to 2009, with 44 percent of consumers saying they've initiated an online P2P transfer in the past 12 months.

But Javelin also reports about 18 percent of U.S. consumers are mobile bankers, and only 30 percent of them have used their mobile to transfer funds among their own accounts, and just five percent to transfer to another person. But early evidence from actually deployments suggests the gap is due to access. Behram Panthaki, senior director of strategy and marketing for POPmoney/CashEdge, counters that when both are available, early usage show parity among transactions initiated on mobile devices and those initiated through a traditional computer.



PT Money FNBO Direct's POP Money Feature February 18, 2010

http://ptmonev.com/2010/02/18/fnbo-directs-pop-money-feature/

Also published on PersonalFinanceJourney.com: http://personalfinancejourney.com/2010/02/along-the-journey-weekly-roundup-4-february-recap/

Pay Other People (POP) Money

FNBO Direct just announced a new feature called POP Money. POP stands for Pay Other People. POP Money is a secure way to send and receive money from anyone at any time. The best way I can describe it is PayPal for banks. Although with POP Money, you don't need the other person's bank account information. You only need an email address or a cell phone number.



Prior to POP Money, the transfer options at FNBO Direct included (1) transfers between FNBO Direct accounts (free and quick), and (2) transfers between FNBO Direct and other bank accounts you own (free and slow). This new feature adds a quick way to give and receive from others. However, it's not free.

POP Money is now offered by FNBO Direct, First Hawaiian, and PNC. However, you can also go direct to the <u>POP Money website</u> and deposit money there.

Added Convenience

What separates POP Money is the ability to send money without knowing bank account information. While you can include that information, POP Money doesn't require it. If you don't include it, they'll just text or email the other party, who will then have to provide that information to receive the funds.

POP Money could be used to:

- Send rent to your landlord or roommates
- Send money to your child at college
- Send a gift to family and friends
- Pay back friends
- Pay household help

What it Costs

Standard Delivery (3 Days) will cost \$2, while Next Day Service costs \$10.

I'm surprised FNBO Direct went with a charge for the 3 day delivery. ING DIRECT has a P2P Payment option that is free. Although, ING Direct doesn't have the email/text option.

Limits Apply

The minimum transfer you can make is \$10. The maximum is \$1,000. And the maximum per month is \$5,000.

For some, this new service may be just what is needed. The cost and limits may be nothing compared to the need to send money more easily. I'll probably pass on using this service. I just don't see the need at this time, nor do I think the \$2 could be justified. But I have accounts elsewhere. Someone who just banks with FNBO Direct could see some added benefit from this feature.

Although, if all I had was an FNBO Direct account and I had to decide between POP Money and PayPal, I would compare the \$2 to the 3% PayPal charge. Looks like the break even point is \$67. So, if your transfer is more than that, use POP Money.

I do like what FNBO Direct offers in their savings account product: high-yield, trusted name, FDIC insured, no minimums or fees. Read more in my FNBO Direct Review.

Everything Finance

It's all about Money!

Everything Finance Blog FNBO Direct February 22, 2010

http://www.everythingfinanceblog.com/2010/02/fnbo-direct.html

Also published on World Finance Tips: http://world-finance-tips.com/uncategorized/fnbo-direct/

Last week, a rep for FNBO Direct contacted me regarding some new programs that are being offered. They are currently participating in America Saves Week. Here are the highlights.

FNBO Direct is urging consumers to review their 2009 spending and to create a 2010 savings strategy by using our Savings Finder Calculator (http://www.pyfchallenge.com/). We are then encouraging Americans to jumpstart their savings plans by setting up recurring or direct deposits to save a portion of each paycheck. Additionally, we suggest some of the following steps:

- · Pay down debt by an extra \$25 a month
- · Set up an Emergency Account
- · Set up a Medical Deductible Account
- · Establish a Car Deductible Account
- · Create a Vacation Account
- · Open a College Savings Account
- · Save Tax Refunds
- · Open an FNBO Direct Online Savings Account, Bill Pay Account or CD at www.fnbodirect.com

To help facilitate saving, FNBO Direct also launched POPMoney, our Person to Person payment service (https://www.fnbodirect.com/popmoney/).



Need to split the check for lunch, throw in for the office party, or send a cash birthday gift? POPmoney™ is a simple, convenient and secure way to send and receive money using your FNBO Direct accounts.

- Send mobile and email payments directly from your FNBO Direct accounts.
- Received money? Deposit it into your FNBO Direct accounts.
- Free yourself from the hassle of check writing and bank visits.



Bank Systems and Technology 100 Banks to Launch Person-to-Person Payments by Q2 P2P March 02, 2010

http://www.banktech.com/news/showArticle.jhtml?articleID=223101176&cid=RSSfeed TechWeb

Payment provider CashEdge says Bank of the West and credit unions BECU and Patelco will launch the service in coming weeks.

CashEdge announced today that more than 100 financial institutions are adding person-to-person payment services to their customer offerings by the end of the second quarter of 2010.

CashEdge's POPmoney payment service allows consumers to send email and mobile P2P payments directly from their bank account to friends, family members, and others, using only an email address or a cell phone number. It supports text messaging, WAP and downloadable mobile applications.

To date, several banks including First Hawaiian Bank and FNBO Direct have launched POPmoney. Additional financial institutions, including San Francisco-based Bank of the West and credit unions BECU and Patelco will launch the service in coming weeks. Customers of participating banks can access POPmoney through their bank's online banking or at POPmoney.com. For current CashEdge clients, POPmoney is an upgrade of their existing TransferNow service.



SmartPlanet.com

From TwitPay to Square, startups are rewriting the meaning of 'money' March 2, 2010

http://www.smartplanet.com/business/blog/business-brains/from-twitpay-to-square-startups-are-rewriting-the-meaning-of-money/5270/

Transfer money over Twitter? Who would have thought?

Someone did, as a matter of fact. A service launched in 2008, TwitPay, enables user to make social media payments, pioneering micropayments such as "socially visible" online donations over social networks — or to pay for downloadable content.

We all know how our society has evolved from paper to electronic or plastic currency over the past three decades. For most, if not 98% of our transactions, we don't even see a dead president's picture.

And in the early 2000s, companies such as PayPal helped many make the leap to convertible, Internet-based currency. Even Second Life has its own virtual currency, Linden dollars, that can be converted to real value in the outside world.

Now, as Daniel Roth reports in Wired, prepare for a new wave of virtual currency — one that could potentially rock the foundations of the traditional banking and financial services world. He cites the work of "hundreds of engineers and entrepreneurs who are attacking the payment ecosystem, seeking out ways small and large to tear down the stronghold the banks and credit card companies have built."

For example, Square, founded by Twitter co-creator Jack Dorsey, is the creator of a small attachable device that enables users to accept credit card payments through their smartphones or computers. Another startup, Obopay, enables users to transfer money to one another via phones with nothing more than a PIN. Amazon.com and Google are making their shopping cart technology widely available to etailers, which enable direct transfers of funds, versus relying on credit-card companies, Roth observes.

Javelin Strategy and Research estimates that currently, about 20% of all online transactions now take place over these alternative payment systems, a number that may grow to 30% within the next three years, Roth says. A recent move by PayPal may help accelerate this trend. In November, he observes, with the online payment service making its code available to anyone with an idea for virtual value transfer.

Of course, the end of the banking system as we knew it has been heralded many times. In the late 1990s, pundits were predicting the imminent demise of banks to Internet-linked services provided through Microsoft Money and Intuit Quicken. The banks survived by building their own Web channels and adding value-added services — and even expanding services within brick-and-mortar branches. (The banks, of course, almost did themselves in as a result of the subprime mortgage lending binge, but that's another story.)

Still, the emerging Internet, containerized transaction model is worth sitting up and taking notice. We're moving to a virtualized system of value for many of our transactions. The old saying for investigators and journalists may be "follow the money," but in this case, the money is following the technology.

UPDATE: The big boys are apparently getting into the game. CashEdge Inc. just announced that more than 100 financial institutions are adding POPmoney to their customer offerings. All are preparing to launch the email and mobile person-to-person payments (P2P) service by the end of Q2 2010. According to CashEdge, "POPmoney is the first email and mobile person-to-person payments service for financial institutions that allows bank customers to send an electronic payment directly from their online or mobile banking service, by simply using the recipient's email address, mobile phone number or bank account information. POPmoney includes support for text messaging, WAP and downloadable mobile applications, enabling financial institutions to extend their P2P functionality to mobile phones."



BankFox PopMoney Gives PayPal Competition February 3, 2010 (Updated March 2, 2010)

http://www.bankfox.com/blog/2010/02/03/popmoney-gives-paypal-competition/

Over the past few weeks, three large banks announced that they launched a new service called PopMoney, a technology that allows consumers to send funds to the mobile phones or email accounts of friends. The service is now available to PNC Bank, FNBO Direct, and First Hawaiian Bank customers, and is similar to a service that Paypal has offered for a while.

The way PopMoney works is that customers login to either their bank web site or mobile phone application, and select the PopMoney option. Next, they enter the email address or phone number of the person to which they wish to send the funds. Finally, they enter the amount of money to be sent.

The recipient of the money then receives an email or text message that provides a code for them to retrieve the funds. From there, they login to the PopMoney.com website via their computer or phone, and enter the code and their own bank's information. The money is transferred to their bank account within a few days.

This process is essentially identical to PayPal's "Send Money" feature, but the advantage of using PopMoney instead of PayPal is that it allows customers to send money directly from their own bank account without transferring money first through Paypal as a middle party.

However, unlike PayPal, which allows you to send money for free, some banks are charging the sender every time they send funds through PopMoney. For example, according to their website, FNBO Direct is currently charging customers \$2 each time they send funds through PopMoney, and \$10 per transaction if they want the money to be delivered the next day. PNC Bank, on the other hand, currently does not charge a fee for sending money according to its press release.

Update: March 2, 2010 - A representative from the company emailed us to say that 100+ financial institutions will launch PopMoney in Q2 2010 including Bank of the West, one of the largest banks in the United States.



Javelin Strategy
More than 100 Banks to Launch POPmoney(TM) Person-to-Person Payments Service in First Half of 2010
March 3, 2010

https://www.javelinstrategy.com/news/879/58/More-than-100-Banks-to-Launch-POPmoney-TM-Person-to-Person-Payments-Service-in-First-Half-of-2010

PR Newswire- "We are very excited about the strong interest we are seeing from banks and credit unions in offering POPmoney, and we expect this trend to continue," said Sanjeev Dheer, CEO and President, CashEdge Inc. "In a recent study from **Javelin Strategy & Research**, **Javelin** states that they expect to see a significant expansion in the use of mobile P2P services over the next several years, and we believe these market leaders will be able to use POPmoney to gain market share. CashEdge's own study showed that consumers prefer a P2P solution from their bank." Read Full Article



The Paypers Over 100 banks to include POPmoney service into their offerings March 4, 2010

 $\frac{http://thepaypers.com/news/online-banking/over-100-banks-to-include-popmoney-service-into-their-offerings/740751-12$

US online money transfer services provider CashEdge has revealed that more than 100 financial institutions will be adding the POPmoney service to their customer offerings in H1 2010.

POPmoney is an email and mobile person-to-person (P2P) payments service which enables bank customers to send an electronic payment from their online or mobile banking service, by using the recipient's email address, mobile phone number or bank account information.

Additional features of POPmoney include support for text messaging, wireless application protocol (WAP) and downloadable mobile applications, which allow financial institutions to extend their P2P functionality to mobile phones.

Banks that have already integrated the POPmoney service include First Hawaiian Bank and FNBO Direct, with Bank of the West and credit unions BECU and Patelco to follow soon.



Credit Union Journal BECU Launches CashEdge's POPmoney P2P Transfers Credit Union Journal Daily Briefing Wednesday, March 3, 2010

TUKWILA, Wash. – BECU plans to roll out CashEdge's Intelligent Money Movement POPmoney person-to-person payments service in the next few weeks.

The company said POPmoney is the first e-mail and mobile person-to-person payments service for financial institutions that allows credit union members to send an electronic payment directly from their online or mobile banking service, simply by using the recipient's e-mail address, mobile phone number or bank account information.

POPmoney includes support for text messaging, WAP and downloadable mobile applications, enabling financial institutions to extend their P2P functionality to mobile phones.

CashEdge is based in New York.

The New York Times

Bucks

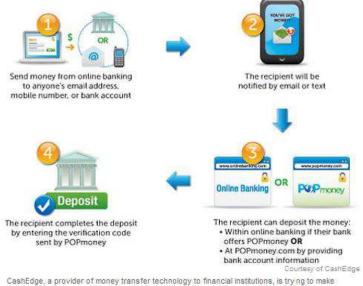
Making the Most of Your Money

Bucks Blog – New York Times Sending Money Electronically to a Friend: Why It's Hard March 11, 2010

http://bucks.blogs.nytimes.com/2010/03/11/sending-money-electronically-to-a-friend-why-its-still-so-hard/

Also ran in Mobile-Financial.com

http://www.mobile-financial.com/node/5759/Sending-Money-Electronically-to-a-Friend:-Why-lt%E2%80%99s-Hard



interbank transfers easier with its latest service, which works as described above.

When I covered consumer banking at The Wall Street Journal five years ago, banks and their technology providers said the next big thing was online, person-to-person interbank transfers — allowing people to send money from their bank accounts to someone else's account at another bank.

Yet five years later, barely any banks offer the service. In fact, technology providers are now saying this is the year that banks will finally offer the online service, even though the technology is not new.

CashEdge, a provider of money transfer technology to financial institutions, announced last week that it expected more than 100 financial institutions to start using its new person-to-person payment service by the end of the second quarter of this year. Currently, it said, three banks offer the service — PNC, FNBO and First Hawaiian Bank. And it said additional banks would be introducing the service in the next few weeks, including Bank of the West, BECU credit union (established originally to serve Boeing employees) and Patelco credit union (set up initially for employees of Pacific Telephone & Telegraph Company).

Meanwhile, in the Bucks post "Money Transfers Between People Could Get Easier Soon" from November, I wrote about a similar service from the technology provider Fiserv available for banks that use its online bill pay system. Back in November, Fiserv expected the service would be available to bank customers as early as the first half of this year. A spokesman for Fiserv said this week that it has had a

few financial institutions sign up for the service and it's still on target for the first half of 2010, with an introduction planned for this summer.

But I still couldn't help wondering if 2010 will really be the year for "P2P," as such person-to-person transfers are called within the financial services industry. So I turned to industry watchers at the financial services research firm Javelin Strategy & Research to find out why it had taken so long for banks to adopt the transfer services and to get a sense for when they expected the services to catch on.

According to James Van Dyke, president and founder of Javelin Strategy & Research, the reasons for the slow adoption don't include a lack of technology or a lack of consumer demand or willingness (just look at the popularity of PayPal).

Instead, he said, banks have been worried that interbank transfers may mean a loss of funds to other banks and may allow consumers to drain money quickly from their accounts in reaction to rumors about bank failure.

"You end up with a stalemate in the market where everyone is afraid to go first, thinking they'll be penalized for it," Mr. Van Dyke said. In fact, banks have also similarly just been tiptoeing into offering transfer services that allow people to send their own money to their own account at another bank, he said.

In addition, banks' concerns about fraud have contributed to the slow introduction of such transfer services. In particular, the banks have worried that giving a customer the ability to easily make a transfer to someone else's account at another bank could open up the pipelines for fraudsters. "There aren't so many ways to get funds out, and with opening up more ways to get money out, there is more risk," Mr. Van Dyke said.

Some banks did try to introduce some similar transfer services around the year 2000, including Citibank with its c2it service and Bank One with its eMoneyMail service, according to Javelin. But "two key factors – inadequate risk management and a poor market readiness — caused many of these initiatives to fail," said Elizabeth Robertson, director of payments research at Javelin. She said, however, that those issues have been overcome since then and that the bank market is "in a much better place to now introduce these services with greater success."

With Cash Edge's new service, consumers don't necessarily need to know the bank account number of the transfer recipient, which is required for some of the other bank transfer services on the market today. Instead, customers can send the transfer from their bank's Web site to the e-mail address, mobile phone number or account number of the recipient. A recipient receiving the transfer via e-mail or phone would then be directed to the service's Web site (PopMoney) to sign up to receive the transfer. Fiserv's service would work similarly.

Sanjeev Dheer, CashEdge chief executive officer, said the new approach worked better than the older one because its network model was similar to how A.T.M.'s work and didn't require that users go to each bank site to receive a transfer. Some banks currently offering the service are giving it away while others are charging \$1 to \$2 per transaction, he said.

Ms. Robertson, of Javelin, said she expected a number of banks to start transfer services this year, while Mr. Van Dyke said he expected at least the big banks to offer the service within a couple of years.

Have you noticed transfer services already available by certain financial services and if so, by whom? What have you used, or would you use, such interbank transfer services for?



HuffingtonPost.com Pervasive Banking or Irrelevance? You choose... March 15, 2010

http://www.huffingtonpost.com/brett-king/pervasive-banking-or-irre b 500230.html

Why do we use cash? Why do we use banks? The basic premise is that banks are necessary to create a flow of cash and enable commerce, with built in protections. Secondly, they can hang on to our money securely, and although we don't get much interest these days, we do generally have the protection of the FDIC or some other mechanism to ensure we never lose our deposit. However, these days when we deposit money it just generally sits on some computer as ones and zeros, we don't physically (or vary rarely) go down the the bank and actually deposit cash over the counter. In fact, I can't remember the last time I ever deposited or withdrew cash from a bank branch. I know I go to the ATM to get cash out, but all my deposits these days are generally electronic.

Banking is just not in your face anymore, it's simply a utility we make use of day to day. The banks are the wires, the FED is the generator, and while the banks have traditionally owned the 'meter' (e.g. the branch, ATM) we're seeing a rapid disintermediation of banks from the retail coal face. We are about to see the end of retail banking channel strategy as we know it.

Today I downloaded the new Bump enabled PayPal application for my iPhone. The app was launched at the SXSW event (South by Southwest) and on the iTunes platform yesterday, and it is a retail banking killer! We knew this was in the pipeline, but the launch of the app is something that we'll look back on as one of those defining moments of this decade.

When PayPal launched none of the banks really took it seriously. In fact, most banks to this day don't really interface with PayPal at all. Yet, for sites like eBay and Amazon approximately half of the payments made are done through PayPal today. Banks totally missed out on the opportunity to capture the online payments space, as did Visa, Mastercard and Amex largely - they took their time worrying about security, fraud prevention, and such things and in the meantime PayPal took truckloads of market share off them.

The same thing is happening in the mobile payments space right now. PayPal, POPMoney, Square, Verifone and others are making a play for the mobile payments space in earnest. Apple has a patent for integration of NFC (Near-Field Contactless or Near-Field Communications) payments into their next generation or 4G iPhone. Bankers are sitting back wondering what all the fuss is about...

When PayPal came along bankers I knew said "no one would trust these guys enough to use them for online payments..." - they were so wrong. Now with mobile payments being discussed I'm hearing "no one will abandon cash for mobile payments, that's not realistic...". I'm not saying it will happen in the space of a few months, but over the next 5-7 years in developed economies I expect this to have a huge impact on the viability of ATM networks.

The problem with pervasive mobile payments is that the value proposition for my bank just got cut in half. In a very short period of time, I may never even have to use my bank's ATM at all. I certainly won't be using checks. In fact, the last check I wrote was more than a year ago - so I won't miss them.

My phone becomes my debit and credit card. I can pay the plumber who comes to my house by just bumping phones with him. I can pay at McDonalds, Bloombingdales, Sears, Wall Mart or Marks and Spencer by swiping my phone across the top of a point-of-sale unit. When exactly would I need cash?

Taxi cabs maybe? Nope, I can already pay for those with my contactless debit card - so my phone will work with that too. Buses and trains? Nope, in cities like Hong Kong, London and elsewhere I just use a contactless card (in HK it's the Octopus, and London the Oyster). I'm guessing my NFC will work with those conventions too.

So where is the value of my bank in this equation? Remember the electricity network analogy? It's not in the meter because banks aren't pervasive enough. Banks have let card issuers (Visa, Mastercard, Amex, etc) become pervasive at the point-of-sale, and they've relied on branches and ATMs to be pervasive. But branches and ATMs are based on our need to physically deal in cash or checks. Those days are quickly disappearing.

The only solution for banks is to become more pervasive with their solutions and services. I won't be going down to the branch to apply for a personal loan or a mortgage, my bank needs to be ready to provide me that product when and where I need it. Point-of-impact is what I call this concept. When I'm online booking my next holiday, my bank should offer me a great personal travel loan built into the online experience. When I am walking into my favorite retailer, they should offer me a cheap line of credit instead of me using my credit card, or offer me a discount for using your bank's debit card - they could use location based messaging or point-of-sale technology to deliver the message. Put bankers out on the road at property shows with the ability to sign me up for a mortgage there on the spot, instant approval.

Banks, go where I need you - don't wait for me to come to you. Chances are, I'll bump you off...



BusinessWeek How Banks Can Do Better March 22, 2010

http://www.businessweek.com/innovate/content/mar2010/id20100318 447287.htm

Despite the very real prospect of prolonged economic malaise, the financial services industry is at an amazing moment. Consumers want new products and services to help them become more confident, educated caretakers of their own money. There's real opportunity here.

Only, most big banks are letting startups figure out how to serve their customers better. This wait-and-see strategy may soon prove riskier and more costly than trying new things. Third-party providers are already providing some viable alternatives to traditional banking simply by giving consumers what they need, how and when they need it. Here's how banks can catch up.

Be There in the Moment

Customers should be able to access their accounts instantly. Financial institutions need to think beyond the retail branch, shed the old notion of bankers' hours, and make services accessible anywhere, anytime. Mobile and online applications are a solid start, but they could be so much more. Banks still can't accommodate basic requests, such as allowing small businesses to accept credit-card payments without complicated service agreements, letting individuals who use different banks transfer money between accounts, or enabling customers to manage budgets on the fly.

So entrepreneurs have stepped in. Square provides a credit-card reader and transaction app for the iPhone, no contract required. POPMoney (featured in this recent Bloomberg BusinessWeek story) lets people send and receive funds through an online or mobile banking program via e-mail. Mint, the free online personal budgeting and financial-management tool now owned by Intuit (INTU), offers what amounts to an on-the-go statement.

Think Differently About Data

Financial advisers frequently know more about customers' investments than customers do. Banks used to rely on demographic or personal data as a marketing tool through which they acquired customers and then sold them additional products and services. If banks instead thought of themselves as custodians of data, they could use the information to help customers paint a picture of their financial selves and whom they hope to become.

Banks don't have to give information away, but they could be more generous with what they know and the connections they make. For example, why can't a bank support local businesses by helping consumers get deals on their goods? Consider Groupon, a collective buying service for small merchants. Groupon gives consumers low prices while helping businesses aggregate demand—a financial win all around.

Design Good Behavior into Products

Traditionally, banks have adopted a laissez-faire approach to their products, a mix of complex lending instruments, payment methods, and investment options. As long as a consumer qualifies for a service, he or she must be qualified to use it. So when someone gets into trouble with, say, a credit card, the bank isn't to blame. Overspent this month? Someone should have set and listened to that balance-limit alert.

But banks can provide more ways to help consumers make smart choices, by designing good behavior into the products themselves. Take Bank of America's (BAC) "Keep the Change" (which my employer, IDEO, helped develop); it automatically rounds up check-card purchases to the nearest dollar and transfers the difference to the customer's savings account. Customers check an online box to sign up; they don't need to manage tools or set up payment plans. This is an area in which financial institutions should have a distinct advantage over other providers: Banks can design products with specific behavior built in, while startups are destined to remain third parties.

Make Everything Personal

Banking was once a relationship business, and it's time to return to that. Customers crave personal and relevant financial experiences. Consumer advocates, such as the volunteers behind Move Your Money, are encouraging people to patronize small banks, because those banks tend to charge lower fees and provide better service. To compete, large banks must develop individual relationships with customers, even as the customers' circumstances, situations, and needs change. The big banks will have to help the budding entrepreneur become a successful business owner and later a tycoon.

SmartyPig is a goal-specific online saving service. Users sign up for an account, choose a financial goal (such as paying for a wedding), and off they go. Family members and friends can support the saver with gifts and pledges. If banks knew what customers were saving for—and expanded as savers reached their goals and set new ones—the banks could offer more services, such as securing lower prices on select goods or providing suitable financing.

If large banks can get beyond their inertia and adopt a mind-set of authentically designing for customers, they'll find they're in the best position to act. They're pointed in the right direction. Now they just need to get going.



Bank Systems and Technology Boeing Credit Union Launches Person-to-Person Payments March 24, 2010

http://www.banktech.com/news/showArticle.jhtml?articleID=224200172&cid=RSSfeed TechWeb

Boeing Employees' Credit Union, the largest credit union in Washington, has launched CashEdge's person-to-person payments service, Popmoney, to its members. BECU, which has over 600,000 members, began offering Popmoney on March 20 through its website.

Popmoney is an email and mobile person-to-person payments service that allows credit union members and bank customers to send money directly from their online or mobile banking service, using the recipient's email, mobile number or bank account information. Popmoney provides support for text messaging, WAP and downloadable mobile applications, enabling financial institutions to extend their P2P functionality to mobile phones.



PIN Debit Blog CashEdge Signs Boeing Employee Credit Union to P2P Platform March 24, 2010

http://pindebit.blogspot.com/2010/03/cashedge-signs-boeing-employee-credit.html#ixzz0j7JSVJuZ



Boeing Employees' Credit Union (BECU), the largest credit union in Washington and one of the top five financial cooperatives in the United States, has launched CashEdge's person-to-person (P2P) payments service, Popmoney[™]. Popmoney is an email and mobile person-to-person payments service that allows bank customers to send money directly from their online or mobile banking service, using the recipient's email, mobile number or bank account information.

CashEdge, Inc. (www.cashedge.com), the leading provider of Intelligent Money Movement™ services, announced today that Boeing Employees' Credit Union (BECU), the largest credit union inWashington and one of the top five financial cooperatives in the United States, has launched CashEdge's person-toperson (P2P) payments service, Popmoney™, to its members. BECU, which has over 600,000 members, began offering Popmoney on March 20 through its website www.becu.org.

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"We are excited to be the first credit union in the country to offer this service. At BECU we strive to make banking as easy and convenient as possible for our members. That means offering services that allow them to bank wherever and whenever they want," said Howie Wu, Vice President of Virtual Banking, BECU. "Popmoney helps us meet that goal by extending the reach of our online and mobile banking capabilities to include person-to-person payments – a simple, secure and convenient way for our members to send money directly from their BECU account to anyone for free."

"BECU is a great partner," said Neil Platt, Senior Vice President and General Manager, US Banking, CashEdge Inc. "They understand the importance of bringing innovation and service to their clients, and they've demonstrated that understanding by being industry leaders in delivering Popmoney. We expect that Popmoney will help drive acquisition and client engagement – creating new revenue streams for them."

Popmoney leverages the proven reliability, security and strength of CashEdge's money movement platform, which in 2008 processed nearly \$50 billion in funds transfers for bank customers. For current CashEdge clients, Popmoney is a simple upgrade of their existing TransferNow service.

To learn more about CashEdge's Intelligent Money Movement Services, visit www.cashedge.com.



Mobile-Financial.com

P2P money transfers grow in the U.S...BECU Launches CashEdge's Popmoney P2P Payments Service

March 24, 2010

http://www.mobile-financial.com/node/5971/P2P-money-transfers-grow-in-the-U.S...BECU-Launches-CashEdge%E2%80%99s-Popmoney-P2P-Payments-Service



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Credit Union Journal BECU Rolls Out CashEdge's Popmoney P2P Solution March 24, 2010

http://www.cujournal.com/dailybriefing/13 315/-1002633-1.html

TUKWILA, Wash. – BECU introduced a new person-to-person money transfer service known as Popmoney by CashEdge... (Login to read full article)

NEWSFACTOR BU\$INESS REPORT

News Factor Business Report Banks Need a Customer-Service Overhaul March 24, 2010

http://business.newsfactor.com/story.xhtml?story_id=12000B31LCM0&page=1

Serving the needs of customers and helping them achieve financial goals should be a top priority for banks. Customers need services accessible 24/7, and entrepreneurs have stepped in with transaction apps and other new technology. Banks should rethink the use of customer data as a chance to help customers paint a picture of their finances.

Despite the very real prospect of prolonged economic malaise, the financial services industry is at an amazing moment. Consumers want new products and services to help them become more confident, educated caretakers of their own money. There's real opportunity here.

Only, most big banks are letting startups figure out how to serve their customers better. This wait-and-see strategy may soon prove riskier and more costly than trying new things. Third-party providers are already providing some viable alternatives to traditional banking simply by giving consumers what they need, how and when they need it. Here's how banks can catch up.

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But banks can provide more ways to help consumers make smart choices, by designing good behavior into the products themselves. Take Bank of America's "Keep the Change" (which my employer, IDEO, helped develop); it automatically rounds up check-card purchases to the nearest dollar and transfers the difference to the customer Relevant Products/Services's savings account. Customers check an online box to sign up; they don't need to manage tools or set up payment plans. This is an area in which financial institutions should have a distinct advantage over other providers: Banks can design products with specific behavior built in, while startups are destined to remain third parties.

Make Everything Personal

Banking was once a relationship business, and it's time to return to that. Customers crave personal and relevant financial experiences. Consumer advocates, such as the volunteers behind Move Your Money, are encouraging people to patronize small banks, because those banks tend to charge lower fees and provide better service. To compete, large banks must develop individual relationships with customers, even as the customers' circumstances, situations, and needs change. The big banks will have to help the budding entrepreneur become a successful business owner and later a tycoon.

SmartyPig is a goal-specific online saving service. Users sign up for an account, choose a financial goal (such as paying for a wedding), and off they go. Family members and friends can support the saver with gifts and pledges.

If banks knew what customers were saving for -- and expanded as savers reached their goals and set new ones -- the banks could offer more services, such as securing lower prices on select goods or providing suitable financing. If large banks can get beyond their inertia and adopt a mind-set of authentically designing for customers, they'll find they're in the best position to act. They're pointed in the right direction. Now they just need to get going.



American Banker Seattle Credit Union Offering POPmoney March 26, 2010

http://www.americanbanker.com/issues/175 58/seattle-cu-offering-popmoney-1016525-1.html

<u>CashEdge Inc.</u> announced that the Seattle credit union <u>BECU</u> is offering the New York vendor's person-to-person payment service to its members.

BECU began offering POPmoney on March 20. The service lets BECU members send money using a recipient's phone number, e-mail address or bank account number.

"We are excited to be the first credit union in the country to offer this service," Howie Wu, BECU's vice president of virtual banking, said in a <u>CashEdge</u> press release Tuesday. Wu described POPmoney as "a simple, secure and convenient way for our members to send money directly from their BECU account to anyone for free."

CashEdge began offering POPmoney to clients last June after testing it with a regional bank. If the sender does not know the recipient's bank account number, CashEdge will send a text message or e-mail with instructions on how to receive the funds. If the recipient is a customer of a CashEdge bank client, the recipient can go online to complete the transfer. Otherwise the recipient is sent to a CashEdgerun Web site.



Bank Technology News P2P Takes Off at Boeing CU March 29, 2010

http://www.americanbanker.com/bulletins/-1016552-1.html

As the competition among a crowded marketplace of tech providers heats up, CashEdge has won the person to person payments business of Boeing Employees Credit Union (BECU).

The largest credit union in Washington state and one of the largest financial cooperatives in the U.S., BECU will offer CashEdge's Popmoney to its 600,000 members.

Popmoney is among the first email and mobile P2P payments services that allow credit union members and bank customers to send money directly from their Web or mobile banking service by using the recipient's email address, mobile phone number or bank account information. Popmoney also enables text messaging, wireless application protocol (WAP) and downloadable mobile apps.

CashEdge is hosting the site for BECU, which is enabling members to use send money to others via email or mobile device. The recipient gets a BECU-branded email notifying them of the payment, and can receive the money by entering their account information.

A spokesman for BECU says about 640 members have registered for the service in its first few days, and about \$15,000 in payments have been made.

"Boeing is a pretty tech savvy group of employees, who are heavy users of online banking," says Catherine Palmieri, global head of product and marketing for CashEdge, who says about a half dozen financial institutions have signed up for Popmoney, with others in the pipeline for later this year.



Bank Technology News P2P Tech Rollouts Are in Full Bloom April 2010

http://www.americanbanker.com/btn issues/23 4/payments-p2p-tech-rollouts-are-in-full-bloom-1016582-1.html

When it comes to payments, several banks are ready to get a lot more personal. Whether customers are also ready is yet to be determined.

Person-to-person (P2P) electronic payments have taken hold in the banking industry in recent months, as dozens of financial institutions have rolled out or announced plans to launch their own services. Much like PayPal's eponymous and vast online payment service, the banks' P2P offerings would allow customers to pay friends, family, or the babysitter or the teenager who mows the lawn from their PC or cell phone. All the money sender needs is the recipient's email address or cell phone number.

Activity's coming fast. For example, iPay Technologies announced it had signed more than 1,000 banks last year (more than half of those in the fourth quarter of 2009) to use its white-label P2P payments technology. All together, iPay boasts more than 2,300 bank customers. In November, at BAI's annual Retail Delivery Show, Fiserv also kicked off its own person-to-person payments offering, ostensibly hoping to appeal to the more than 3,000 banks that already use the vendor's other online payment services.

Despite its well-established position in P2P, eBay unit PayPal has also tossed its hat into the bank market as well, announcing in November deals with popular bank service providers FIS and S1 Corp. to integrate the PayPal system into their bank service offerings. FIS said it had at least three banks planning to pilot the PayPal service.

Grand Rapids-based Mercantile Bank of Michigan, a customer of S1, became the first bank to publicly announce in November 2009 that it would offer the PayPal-based service. Despite PayPal's position as a perceived competitor to the financial industry, John Schulte, svp and CIO Mercantile Bank of Michigan, said that the payment purveyor's tens of millions of customers, and its vision for the future of payments helped sway the bank's decision to work with PayPal.

Yet another bank services provider, CashEdge, is also purveying its own person-to-person payments service dubbed POPmoney, which builds off of the vendor's previous TransferNow service that allowed consumers to transfer funds between their own accounts at different institutions. The company announced that by the end of the second quarter of this year, more than 100 financial institutions will have rolled out this service, including First Hawaiian Bank, PNC Financial Services Group, and most recently announced, Bank of the West.

Matt Macomber, evp for the Internet banking group at San Francisco's Bank of the West, says his bank's customers are "increasingly saying the want to go to one place to manage multiple [activities]."

But for all the action swirling around this market, is there a solid market-never mind a business case-for banks offering person-to-person payments? Citibank didn't think so, it pulled the plug on its P2P payments trial with Obopay. Those willing to report statistics say P2P usage is limited. iPay's users are conducting about 100,000 P2P transactions per month-just a fraction of the 6 million payments handled.

Further, the jury is out on whether banks will in fact be able to get customers to pay for P2P payment access. First Hawaiian Bank announced that it would charge a \$1 fee for these transactions (as the bank already does for most external transfers)-but virtually all of the other banks to announce P2P services have not said they would charge.

"The struggle for banks, and this has been true on the Internet all along, is that everything is [expected] to be free," says Catherine Palmieri, global head of product and marketing for CashEdge, adding traditional online bill payment is free from most banks. "Some banks are thinking 'I can't charge for this because my competitors aren't charging."

Keeping up with other banks, and with nonbanks like PayPal, may indeed by a primary motivation encouraging banks to step up to the plate and begin offering P2P payment now. Banks fear that if they don't offer it, they may lose more of the payments business, and its potential revenues. "I've been in the online banking space long enough to know that nothing happens as quickly as we think it will...I would think for us, and any bank, the business case is two-fold: the retention factor, just like bill payment customers...and the marketing and buzz that says we're out there and doing this," says Macomber of Bank of the West. He didn't rule out the possibility of charging for P2P payments in the future.



BankInfoSecurity P2P Payments: Simple, Secure Transactions April 16, 2010

http://www.cuinfosecurity.com/articles.php?art_id=2427
Also published in CUInfoSecurity



Increasingly, consumers long for a simple payment solution that allows them to send money to family and friends via email or text message.

Boeing Employees Credit Union (BECU), Washington's largest credit union, is at the forefront of the person-to-person (P2P) payments revolution. And in an exclusive interview, Howie Wu, VP of Virtual Banking, at BECU, discusses:

How BECU's Popmoney initiative was deployed;

Security challenges that had to be addressed;

Tips for other institutions looking to offer P2P payments.

Wu has over 10 years experience in the financial services and information technology industries and has been with BECU since 2003. In his role as the Vice President of Virtual Banking, he is responsible for leading BECU's strategy as it relates to all remote delivery channels. He has played a major role in defining and implementing changes that impact the member experience within the ATM, online, telephone and mobile channels.

He earned a B.A. in Accounting and a MBA in Information Systems from Washington State University. His professional interests include IT, finance and business leadership. He also participates as a panelist in various industry forums and is a member of several financial technology committees.

TOM FIELD: Person-to-person payments -- what is the trend, and what are the security issues? Hi, this is Tom Field, Editorial Director with Information Security Media Group. We are talking about the P2P trend today, and we're talking with Howie Wu, Vice-President of Virtual Banking with Boeing Employees Credit Union. Howie, thanks so much for taking time to talk with me.

HOWIE WU: Absolutely my pleasure.

FIELD: Just to get us started here, why don't you tell us a little bit about yourself your institution?



WU: Yeah, definitely. So, Vice-President of Virtual Banking is a bit of a unique title. But basically to sum it up, I am the one responsible for all of the remote delivery channels within the organization. So my area oversees ATMs, online, telephone banking, you name it. So anything that our members touch that is not face-to-face or call center. Then as far as our institution goes, we've been around for almost 75 years now. We originally started as obviously part of Boeing Company and their employee's need for a credit union. At this point, really we have come to be known as more BECU rather than Boeing Employees Credit Union. We are an \$8.5 billion financial institution with approximately 640,000 members.

FIELD: Very good. Now my understanding is you just launched the POP Money initiative, which just briefly allows members the ability to send money to friends and family just by sending an email or a text message. Am I right?

WU: That is correct.

FIELD: So, tell us about this initiative. What exactly is it beyond the bare bone description I have just given?

WU: Well for us, we are really in our, I guess, phase into what we call the payments evolution. You know we are an organization that has always been fairly remote from an operating model perspective. So we wanted to ensure is making our member's lives as easy as possible to conduct transactions whether it's within the organization or outside of the organization.

FIELD: Give me a sense, Howie, how this works? Say, I want to send money to a friend, a family member, or a business associate; how would POP Money work for me?

WU: If you are a BECU member, you basically log in to online banking, and there is a link for POP Money and the interface basically allows you to essentially, like you said, pay anybody from that portal either using their email address or a text message. What that will do for the receiving party, they will either get an email or a text message that basically tells them how to fulfill or obtain the funds that the person is paying them with.

FIELD: So, it would be similar to PayPal, for instance, except it is going through your institution?

WU: Yes, absolutely, and it's very easy. The transaction is fulfilled through the ACH networks, so the Automated Clearing House. The beauty of it again is the sender of the funds or the receiver; neither of them has to actually share financial credentials with each other, and so from a security perspective it makes it very easy for people to pay other people that they may not necessarily know very well or want to potentially share their financial information with.

FIELD: And presumably this is really appealing to people that are operating their lives off of their Smart Phones?

WU: Yeah, absolutely, absolutely.

FIELD: Howie, what was the business case that you used to kick off this project? And I know in tough times of business the business case is certainly very important.

WU: Well, for us again, our operating model as an organization is remote, so we want our members to use our remote channels, so that would include obviously the ATMs, online banking, and the mobile interfacing as much as possible to do business. For us, really again it came down to just ease of use and functionality, and one of the biggest things that our members like to do obviously is transact with friends, and family and it's one of those things that this product really made it easy for them to do -- without having to get into all the details of the inter-workings of financial data and getting accounts set up and the transit and routing and all that other stuff. So, it just made it much simpler for them to make those payments without having to deal with check, debit and those types of channels.

FIELD: Now. give us a sense of what the challenges you faced in deploring this service.

WU: You know, for us, it was very straight forward. I mean, we have generally over the years been making changes to our online channel pretty much on a regular, quarterly basis. This was a part of one our quarterly releases. Really the only challenges and deploying is obviously determining the amount of risk we are willing to take, so setting the limits in terms of transaction, volume, and them implementing multifactor and third out-of-wallet type questions to really ensure that from a security prospective we are also protecting our members as well as those that are potentially receiving the funds.

FIELD: Well, that is a huge issue of course. Now, you used the three deadly letters a few minutes ago, ACH, which has become one of the bigger stories of the year. Let me ask you, what were your biggest security considerations with this project and how have you addressed them?

WU: Biggest ones again is the amount of money we are willing to allow members to move one time, so setting up one-time limits, setting up daily limits, setting up monthly limits. Really again, it's looking at what is the potential of a fraudster let's say, setting up an account or hijacking an existing member's account and conducting those types of transactions - that was probably our biggest security concern from the get go.

FIELD: Now, do you set limits based upon on someone's profile, or do you have sort of uniform limits that you impose?

WU: It is based on somebody's profile. It is also based on their usage, so the way that the product works is if they are a new enrollee, they are set up with much lower limits to begin with. Then after essentially a 90-day kind of demo period, I guess you want to call it, then basically we open up the limits to the maximum for them assuming all activity within that 90 days is good and legit.

FIELD: And what would be examples of the type of authentication you are asking your members to go through to use this service?

WU: One of the things that we implemented within the product is a product provided by a company called Verid. It is essentially out-of wallet type questions. By out-of-wallet it basically asks questions that generally if you are a fraudulent person. you're not going to have on an individual. These are questions that are probably obtained off credit reports and credit history. Some unique questions would be -- they are all multiple choice questions -- and it basically would ask them, for example, what was the street address of the home you lived in 15 years ago? It would then give them a list of four options. So that is just an example. Again, out-of-wallet questions that are much more difficult for a fraudster to obtain out in the general public.

FIELD: Howie, give me a sense of timing. When did you deploy POP Money, and what would the results be that you have seen since then?

WU: Yeah, so we deployed it on March 20th, so approximately two and a half weeks ago, and at this point the results have been fantastic. We are actually rather a little surprised at how quickly adoption has picked up. Right now we have over 2000 members enrolled in the product and we are moving on average, about over \$200,000 dollars a day.

FIELD: Now who do you expect your demographic is chiefly going to be for POP Money?

WU: I think, again, the younger generations, the much more tech savvy people. Like you said, the mobile, the people who kind of live and breathe on their mobile device, and those that really don't want to conduct transactions via the paper check channel going forward. So those are really kind of the demographic I think that we will be hitting going forward.

FIELD: You know, it occurs to me a question I need to ask: Did you do this in house, or did you do this with partners?

WU: We did this with partners. Our partner is CashEdge. It is a CashEdge product.

FIELD: Now, I know it is early. You've only been at this for a couple of weeks, but given your experience so far in development and deployment, what advice would you offer to other financial institutions going down the same path? And I can think we can expect there will be a lot of institutions going down this path.

WU: Yeah, I think again just really making sure you have a good business case. That your members or customers of your organization really want this feature and product; obviously, it's not something that is free. There is nothing really out there that is free. It is free to our members, but obviously as an organization we do pay for the service and again, really just like I said earlier, just figuring out whatever your requirements from a security prospective, and how do you control that and manage that at the same time offering something that is definitely of value and ease of use to your customer and member.

FIELD: Well, Howie, I look forward to talking with you again down the road to get a sense, maybe six months or a year from now, on how this has worked and what your next steps will be.

WU: Yeah, absolutely.

FIELD: It's been a pleasure talking with you. Thank you so much.

WU: Thank you, appreciate it.

FIELD: We've been talking about person-to-person payments. We've been talking with Howie Wu from BECU. For Information Security Media Group, I'm Tom Field. Thank you very much.



Payments News ClairMail, CashEdge Partner for P2P Mobile Payments April 27, 2010

http://www.paymentsnews.com/2010/04/clairmail-cashedge-partner-for-p2p-mobile-payments.html

ClairMail has announced an agreement with CashEdge to provide financial institutions with connectivity to CashEdge's Popmoney through the ClairMail platform. As a result of the relationship, ClairMail customers will have the ability to provide consumers with a secure, consistent mobile banking and P2P payments experience.

Through integration with ClairMail's platform, the two companies will enable FIs to offer their customers the ability to send payments by simply using the email address or mobile phone number of the recipient. Each FI can custom brand the Popmoney™ mobile experience, which provides consumers the security of using a service offered directly from their bank. This integrated mobile P2P banking solution will also give consumers greater control over all aspects of their personal finances, enabling them to make payments to others at any time.

"With the increasing adoption of smarter mobile devices, consumers are looking at the mobile channel to move money and take more control of their finances through richer engagement with their financial institution," said Neil Platt, Senior Vice President and General Manager, US Banking, CashEdge Inc. "By teaming with ClairMail, we are able to broaden the scope of our reach and increase usage of Popmoney™ by integrating across its deep customer network."



Ecommerce Journal ClairMail integrates CashEdge's Popmoney mobile payments platform April 27, 2010

http://www.ecommerce-journal.com/node/27897

ClairMail has partnered with CashEdge for providing financial institutions with the ability to implement CashEdge's Popmoney through the ClairMail platform. Under this partnership clients of ClairMail will be able to provide their customers with a consistent mobile banking and P2P payments experience.

Financial institutions will be able to offer their customers to send payments by using the email address or mobile phone number of the recipient. They can also brand the Popmoney™ mobile experience.

"With the increasing adoption of smarter mobile devices, consumers are looking at the mobile channel to move money and take more control of their finances through richer engagement with their financial institution," said Neil Platt, Senior Vice President and General Manager, US Banking, CashEdge Inc. "By teaming with ClairMail, we are able to broaden the scope of our reach and increase usage of Popmoney™ by integrating across its deep customer network."



InfoTech News ClairMail reaches agreement with CashEdge April 27, 2010

http://it.tmcnet.com/news/2010/04/27/4753186.htm

Apr 27, 2010 (Datamonitor via COMTEX) -- Mobile banking and payment service provider ClairMail has entered into an agreement with CashEdge, a provider of Intelligent Money Movement services, to provide financial institutions with connectivity to CashEdge's Popmoney through the ClairMail platform.

As a result of the relationship, ClairMail customers will have the ability to provide consumers with a secure mobile banking and P2P payments experience.

Through the integration with ClairMail's platform, the two companies will enable financial institutions (Fls) to offer their customers the ability to send payments by using the email address or mobile phone number of the recipient. Each Fl can custom brand the Popmoney mobile experience, which provides consumers the security of using a service offered directly from their bank.

Neil Platt, senior vice president and general manager of US banking business at CashEdge, said: "With the increasing adoption of smarter mobile devices, consumers are looking at the mobile channel to move money and take more control of their finances through richer engagement with their financial institution. By teaming with ClairMail, we are able to broaden the scope of our reach and increase usage of Popmoney by integrating across its deep customer network."



The Paypers ClairMail and CashEdge team up for P2P mobile payments April 27, 2010

http://www.thepaypers.com/news/mobile-payments/clairmail-and-cashedge-team-up-for-p2p-mobile-payments/741088-16

US-based mobile banking services provider ClairMail has closed a deal with CashEdge, a US provider of online money transfer services, to offer financial institutions (FIs) connectivity to CashEdge's Popmoney through the ClairMail platform.

According to the agreement, the two partners will enable FIs to offer their customers the possibility of sending payments via the email address or the recipient's mobile phone number. CashEdge's mobile person-to-person (P2P) banking service will also allow clients to make payments to other persons.

ClairMail empowers banks, credit unions, card service companies and payment providers to roll out mobile banking and P2P payment options to their clients.



Mobile Commerce Daily ClairMail taps CashEdge to integrate person-to-person mobile payments April 28, 2010

http://www.mobilecommercedaily.com/clairmail-taps-cashedge-to-integrate-person-to-person-mobile-payments/

Mobile banking and payment service provider ClairMail Inc. has partnered with CashEdge Inc. to offer person-to-person mobile payments to financial institutions.

The partnership will provide financial institutions with connectivity to CashEdge's Popmoney platform through the ClairMail platform. As a result of the relationship, ClairMail customers will have the ability to provide consumers with a secure, consistent mobile banking and P2P payments experience.

"The partnership between ClairMail and CashEdge is one that we see as very beneficial, both for financial institutions and consumers," said Reetika Grewal, director of product marketing at ClairMail, Novato, CA. "ClairMail has a proven mobile banking solution that financial institutions trust, while CashEdge has P2P payments technology that has been shown to be both secure and robust.

"Through integrating the two technologies on ClairMail's platform, financial institutions gain mobile P2P transfer capabilities that keep customer activity inside the institution," she said. "Customers also win by gaining the ability to safely transfer money on the go through institutions they trust to handle their finances."

Through integration with ClairMail's platform, the two companies will enable financial institutions to offer their customers the ability to send payments by simply using the email address or mobile phone number of the recipient.

Each financial institution can custom-brand the Popmoney mobile experience, which provides consumers the security of using a service offered directly from their bank.

The integrated mobile P2P banking platform will also give consumers greater control over all aspects of their personal finances, enabling them to make payments to others at any time.

With the increasing adoption of smarter mobile devices, consumers are looking at the mobile channel to move money and take more control of their finances through richer engagement with their financial institution, according to CashEdge.

By teaming with ClairMail, CashEdge is able to broaden the scope of its reach and increase usage of Popmoney by integrating across its customer network.

"CashEdge provides ClairMail with a tried and true P2P payments technology," Ms. Grewal said. "As ClairMail's Mobile connectivity architecture is flexible and adapts easily to ever-evolving technologies, it was not difficult to integrate CashEdge into the overall mobile solution."

Intelligent Payments Solution

ClairMail has also introduced its new Intelligent Payments Solution as part of its mobile payments strategy designed to use a financial institution's existing payment infrastructure and capabilities.

The new service uses a platform-based approach and leverages ClairMail's recently announced Mobile Connectivity Architecture (MCA) to deliver a variety of mobile applications including bill payment, mobile

remote deposit capture (RDC), person-to-person (P2P) payments, gift card top-ups, merchant offers and international remittance.

The bill payment and Mobile RDC functionality will be available in the second quarter 2010, while the other applications will be introduced later this year. Future releases will also include capabilities for Near Field Communications (NFC) and mobile wallet.

ClairMail's Intelligent Payments Solution leverages the company's strengths in alerting, personalization, connectivity, orchestration and convergence to provide a mobile payments platform to financial institutions.

The platform features custom connectivity to support any payment method now and in the future.

This approach maximizes the financial institution's control and monetization over the payments process, and enables them to continue to be the centerpiece for facilitating money movement for their customers.

The open platform that can work with the financial institution's chosen payment method and can migrate to other payment alternatives in the future.

The platform also enables orchestration of the entire payment workflow across the participants, the bank and multiple payment methods. This includes informing/billing of the originator, initiation of the payment, routing and delivering of the funds and confirming the payment completion and delivery of funds.

The user experience allows consumers a choice between cost and speed to settle a payment transaction, supported by interaction with the underlying payment system or systems.

As for Popmoney person-to-person payments, this capability is available to all ClairMail clients through ClairMail's MCA.

"While we are in trials with a few financial institutions, we are not currently announcing specific institutions implementing this solution," Ms. Grewal said.



BankInfoSecurity.com

P2P Payments: What You Need to Know

May 3, 2010

http://www.bankinfosecurity.com/articles.php?art_id=2483&opg=1

U.S. banking institutions are quickly adopting the new, simple payment solution called "Person-to-Person" (P2P) for customers to send money to family and friends via email or text message. At the top of the list for reasons to deploy this new mobile payments solution: Customer convenience.

But at a time when <u>fraudsters</u> prey upon electronic transactions, what are P2P's unique security concerns?

For insights on P2P, we spoke to two institutions that have deployed the service, as well as a P2P solution providers.

The Business Case: Convenience

Already, according to industry estimates, more than 500 U.S. banks and credit unions are offering some form of P2P services.

Count among this group Boeing Employees Credit Union (BECU), the largest credit union (\$8.6 billion in assets) in Washington state, which launched P2P to its 600,000 members starting March 20. "It was the ease of use for our members that convinced us," says Howie Wu, Vice President of Virtual Banking. "Members want to transact with their friends and family, and it's easy to do so without the financial data, routing. P2P makes it much simpler to send money."

Convenience and value were also the deciding factors behind First Hawaiian Bank's move to offer P2P to its customers, says Jaylene Tsukayama, Vice President and Manager, Home Banking Department, at the \$13.4 billion Honolulu-based bank. "With P2P, our customers have more ways to send money to other individuals through their secure login with the bank," says Tsukayama.

The P2P service BECU and First Hawaiian use is called Popmoney, a CashEdge product. It is an email and mobile person-to-person payments service that allows customers to send money directly from their online or mobile banking service by using the recipient's email, mobile number or bank account information.

Both banking leaders say the business case to add the payment service boiled down to the ability to offer more remote banking and online banking services. Popmoney's use of mobile phone numbers and email addresses to send payments "increases our customer's reach, thereby providing more convenience and value to customers," says Tsukayama.

An added plus: increased security for both the sender and the recipient by not having to share financial account information in order to do the transaction. Instead, the transactions are run through the institutions' ACH networks.

Wu says he is pleased with results so far. Since the March 20 launch, there are more than 2,000 members enrolled in the service, and they are moving about \$200,000 per day through P2P. The target audience is comprised of the tech-savvy, younger members -- "those who live and breathe on their mobile device," Wu says.

But What About Security?

Both BECU and First Hawaiian did lengthy due diligence checks before deciding to add the P2P service, performing security assessments of the new payment solution.

At First Hawaiian, customers must log into the secure FHB Online banking service in order to access the P2P function. "We are leveraging all of the security of our online banking service (and in some cases more) to secure a customer's P2P request," says Tsukayama.

The risk management issues that the First Hawaiian evaluated when deciding on the service included the need to ensure that customer payment requests would be initiated and sent securely. The bank also had to ensure that there were adequate safeguards around the retrieval of the payment to ensure the payment was delivered or received by the intended payee.

Regulatory inquiries into the new payment solution haven't happened at First Hawaiian yet, says Tsukayama, "The service is fairly new, so we have not yet had a regulatory review since implementing the service," she says.

At BECU, the challenges of security that had to be addressed were, in Wu's opinion, pretty straightforward. Because the credit union's online channel changes are made at least once a quarter, the only things that had to be answered before the launch were the amount of risk the credit union wanted to take. "The biggest security consideration we had to decide was the amount of money that a member can send in a one-time transaction, and set daily and monthly limits for each member," Wu says.

The chances of a fraudster hijacking a member's account or creating a fake account to send or receive transactions were considered, and Wu says transaction limitations and monitoring of new accounts during a new account's 90-day demo period help stop that from happening. "Once the account has been proven, and the member is shown to be reliable, we loosen the restrictions," he says.

One added security feature of BECU's P2P service includes "out of wallet" type of security questions. "These are answers that a fraudster won't have access to, off of a person's credit report, in the form of multiple choice questions," Wu says.

The Vendor's View

Advancing in the payments evolution, core banking service provider FIS partnered with PayPal, the online payment company, to offer a P2P solution for FIS' banking clients. The solution was launched last fall says Jeff Lewis, President of FIS ePayment Solutions. The partnership with PayPal brings 60 million registered users -- many of them merchants -- to FIS' banking clients.

FIS' strategy is to offer P2P payment solution centers on the banks' internet portal -- a different kind of model than what PayPal is used to, Lewis says. Risk management due diligence was done by both companies, and FIS asked PayPal to change and "blend" its risk management "so the banks didn't have to do things differently in the back office."

FIS' P2P solution is fully integrated into the online bill pay solution it already offers, and has all of the checks and screening required by OFAC. All of the governors and throttles are already built into the system, and it gives the bank real control over how P2P transactions happen, Lewis notes. Add to this the fraud analytics engine FIS has, he says, and banks can know that the transactions are being fully monitored. One type of fraud the engine looks for are account takeovers, where a customer's banking credentials have been taken via a trojan or a keylogger. The transactions made by a fraudster look completely different than a regular bill pay or P2P transaction, says Lewis, and the fraud analytic engine picks up on that difference.

The information that the engine uses to detect fraud comes from the consumers themselves -- how old they are, what kind of transaction it is, this kind of data is put through the fraud analytic engine. Doubling the fraud detection on P2P payments, PayPal on its end has an algorithm that looks for fraudulent transactions.

Where are P2P and mobile payments evolution headed? Lewis sees P2P converging on the online banking page of many institutions. Customers are ready for it, he says. "In the next 12 to 18 months we see this space changing dramatically," Lewis says. A recent survey conducted by FIS shows that 48 percent of consumers have interest in using P2P if it is offered by their financial institution.

"Gen X and Gen Y'ers don't have a land line; they're as comfortable on their (cell) phone as they are on their PC," Lewis says. Their idea of payments is that they should just be able to send money -- "They don't even think of writing a check," Lewis says. FIS' strategy extends to the baby boomer generation, who need it for a different reason, to manage money for their aging parents or their college-age kids.

P2P Advice: Getting Started

BECU's Wu offers two pieces of advice for other institutions looking to add this type of payment offering: "Make sure you have good business case and that your customers want it." Then, Wu says, figure out the security requirements, so you know how to manage P2P without reducing its value to your customers. First Hawaiian's Tsukayama says that while the intuitive thought is P2P would be a service most utilized by the younger generation, the bank is seeing utilization by more mature customers, too. She points to a perfect example -- parents who are sending money to their college-aged children on the mainland. "The service is convenient for the parents since it's accessible via their online service, and the delivery is convenient for their children via email or mobile phone." she says.

Some guick tips from the P2P pioneers:

- Make a solid business case to add the service;
- · Gauge your customers' desire for P2P;
- Do your due diligence in choosing a P2P service provider;
- Set transaction levels for one-time, daily and monthly amounts for new users;
- Make sure to have fraud monitoring and transaction throttles in place:
- Add additional "out of wallet" security features to prevent account takeover fraud;
- Market service to everyone, including business customers.



American Banker Vendors Target Speed in Enhancing P-to-P Systems May 12, 2010

http://www.americanbanker.com/issues/175 90/vendors-target-speed-1019050-1.html

With demand surging for person-to-person transfer systems, payments companies are developing ways to make the transactions settle faster.

The concept was considered little more than an interesting idea a year ago, but hundreds of banks are installing P-to-P systems now in an effort to attract the growing number of people, especially young people, who see mobile phones as a critical component of their modern lives.

Several companies that operate P-to-P systems are planning to make the money move faster by hooking in to credit and debit networks, and they say these accelerated transfers could offer banks a new source of fee revenue.

"People are used to paying for speed," said Jeff Lewis, the president of Fidelity National Information Services Inc.'s e-payment solutions division. Person-to-person payment systems "give banks a new way to charge fees and a new revenue stream."

The Jacksonville, Fla., banking technology vendor said its first bank user would begin testing this month the person-to-person transfer service it announced in November, the result of a partnership with PayPal Inc. Lewis would not name the bank. Four other financial companies have agreed to use the system, and FIS has gotten "guite a few inquiries" from both its current bank customers and noncustomers, he said.

Users can initiate payments online or by mobile phone and can route the money to a recipient's e-mail address or mobile phone number. The funds are sent through PayPal's network; if the sender knows the receiver's bank account details, the money can be directed across the automated clearing house system directly into the account.

Lewis said the PayPal option offers real-time payments but ACH payments typically settle the next day. (PayPal is the payments unit of eBay Inc.)

However, he said that many consumers expect electronic transactions to happen immediately, and FIS is working on two options to accelerate its P-to-P service. The Federal Reserve banks are working on a same-day ACH service, and Lewis said FIS has developed a version of its transfer service that will use it, once the payment format goes live.

FIS is also working to connect its P-to-P service to NYCE Payments Network LLC, the debit system it acquired in October when it completed its purchase of Metavante Technologies Inc. That feature is "almost ready," Lewis said, and will offer real-time settlement for P-to-P payments sent between accounts at banks that use NYCE.

Lewis said that final pricing has yet to be worked out; some banks, including the one that is testing the FIS system, will charge users fees for P-to-P payments, but others might offer it for free. Faster payments are more likely to command a fee, much as the expedited bill-pay services offered by some banks to deliver last-minute payments to billers.

"Speed and usability are the key components in establishing price, and not all systems are equal," Lewis

said.

Other vendors are seeing even more customer activity.

Five banks are using the POPMoney transfer service that CashEdge Inc. introduced last June, and Neil Platt, the New York company's senior vice president and general manager of banking, said last week that 165 more should go live by midyear.

"Everyone is putting a lot of weight behind P-to-P," he said, and demand for the service is "ahead of where we thought it would be."

POPMoney payments can be initiated by phone or online and funds move across the ACH network; recipients are notified of the transactions immediately. Platt said his company is planning to work with credit card networks to develop a real-time service, possibly by yearend. He agreed that banks would be able to offer faster P-to-P payments as a premium service that would charge fees.

CashEdge has also struck a deal with the mobile banking software vendor ClairMail Inc., which is incorporating the POPMoney service into its software. The transfer feature will be available to all of ClairMail's bank customers, and Reetika Grewal, the Novato, Calif., vendor's director of product marketing, said the first one should begin offering CashEdge's transfer service in June. ClairMail has about 40 bank clients, including six of the top 10 U.S. banks.

Grewal said that the growing use of smart phones is driving interest in mobile P-to-P services. Consumers are realizing that phones can do much more than handle voice calls, and banks are keen to turn phones into financial tools.

P-to-P payments systems and mobile remote capture applications, which let people deposit checks electronically by taking a photo of them with a phone's camera, are the features most requested by ClairMail's bank clients.

"You have to do mobile banking to get to mobile payments, and P-to-P is a natural first step," Grewal said.

ClairMail has a development deal with Visa Inc., though she would not say what the companies are doing together.

Fiserv Inc. is preparing to introduce a P-to-P payment service this summer called ZashPay. Geoff Knapp, the company's vice president for online banking and consumer insights, said 40 financial institutions, including two of the top 10 U.S. credit unions, are signed up and will be ready to go when the service goes live.

"Banks are clamoring for this service," he said, because it appeals to younger customers who like to handle their money electronically and rarely, if ever, write checks.

ZashPay will route payments between accounts at the more than 3,100 financial companies that also use Fiserv's bill-pay network. "We come out of the gate with a network of 16 million users," Knapp said.

As with bill payments, the money moves through the ACH network, and he said Fiserv has no plans to develop a faster version. "We have a good network now," he said. "We aren't going to invest in another network." Though the money does not move in real time, recipients are notified immediately that the money is coming, and he said this can often satisfy users.

"Speed, and perceived speed, is everything in the payments game," he said.

Knapp said he expects banks to charge a fee for the ZashPay service, perhaps 50 to 75 cents to send a payment. Though he was uncertain whether P-to-P payments will always be something for which people

are willing to pay, banks should initially charge fees before they lose this option. "Once it goes all the way o free, you can't go back," he said.	



MoneySmartLife How to Send Money With Your Phone May 27, 2010

http://moneysmartlife.com/send-money-with-your-phone/

Sending money with your phone is getting easier as more banks are starting to offer person to person payment services. If you belong to one of these banks you can send money with your phone simply by sending an email or text message. The person you're sending money to doesn't even have to be a member of your bank to get their money.

Here's a quick look at the mobile payment services of PayPal, Popmoney, and ZashPay that you can use to send money with your cellphone.

Send Money with PayPal

If you're a PayPal customer, you've been able to send money using someone's email address or cell phone number for a while now. I've sent money to many people via their email address, however, in order for the person on the other end to get their money they have to sign up for a PayPal account. New p2p payment services, like Popmoney or ZashPay, are different because the recipient doesn't need to have a PayPal account to get their money.

Send Money with Popmoney

Services like Popmoney are provided through your bank with the help of companies that specialize in online fund transfers. For example, FNBO Direct works with a company called CashEdge to provide the Popmoney mobile payment option to their customers. CashEdge works with many different banks, so if the person you're sending money to belongs to one of those other banks in the "Popmoney network' then they can have the money deposited directly into their bank account.

If their bank isn't using Popmoney then the person you're paying provides their bank account information at the Popmoney website and the money is transferred.

Send Money with ZashPay

ZashPay is offered through banks and credit unions via the financial technology comany Fiserv. They aleady have a working relationship with several thousand banks through their online bill pay service called CheckFree and hope to eventually make ZashPay available to the customers of all those banks.

The flow of how money is sent and retrieved is similar to that of Popmoney. People that you send money to who aren't in the network of banks that use ZashPay will go to the ZashPay website to start claiming their money and then be directed to their financial institution to login and complete the deposit.

Sending Money with Your Cellphone

It's pretty cool to think that where you used to have to go to a place like Western Union to send money, now you can do it simply using your cell phone. As the network of banks providing person to person payments grows and the technology continues to improve it will be easier and easier to pay someone with the push of a button.





Banking Business Review Bank of the West Selects CashEdge P2P Payments Service Popmoney May 27, 2010

http://payments.banking-business-

review.com/news/bank of the west selects cashedge p2p payments service popmoney 100527/

US-based Bank of the West has deployed CashEdge's person-to-person (P2P) payments service Popmoney. CashEdge provides online financial applications for banks, credit unions and wealth management companies.

CashEdge claimed that its Popmoney payments service will allow Bank of the West customers the ability to send money from their bank account, using a recipient's email address, mobile phone number or bank account information. Popmoney provides support for text messaging, WAP and downloadable mobile applications.

Matt Macomber, head of internet banking at Bank of the West, said: "Today, consumers want and need a fast, easy, and secure way to transfer money to other people and CashEdge's Popmoney solution enables us to meet this demand. Now with Popmoney, our customers have the comprehensive tools they need on bankofthewest.com to manage their money, and we can meet the increasing demand for online person-to-person payments."

Neil Platt, senior vice president and general manager for US banking at CashEdge, said: "There is clear and growing consumer demand for email and mobile payment services provided by their financial institutions, and we look forward to working with Bank of the West and our other clients to deliver this capability to their customers."



Bank Technology News P2P: Popmoney Gets Sticky June 2010

FIRM: CashEdge

CEO: Sanjeev Dheer

PRODUCT: Popmoney, a services that enables banks to offer person to person payments

POTENTIAL: Firm research found that 81 percent of Web consumers would use P2P if their bank offered it

What do you get when you combine social networking, the expanding usage and understanding of smart cellphone devices and the public's growing online banking habits? Perfect timing for CashEdge, Inc.

"The unleashing of the power of peer-to-peer interaction laid the foundation for the recognition that payments could follow the same model," says Sanjeev Dheer, CEO at New York City-based money movement services provider CashEdge. So this past winter CashEdge launched Popmoney, a secure service that gives banks the ability to offer person-to-person payments to their customers. Using Popmoney, bank customers can send an electronic payment using a recipient's e-mail address or mobile phone number.

With smartphones demonstrating the ability to transfer information back and forth with simple fist-bump applications, customers began asking for similar capabilities from their banks. The consumers who are beginning to drive technology are the instant messaging generation, says Catherine Palmieri, global head of product and marketing at CashEdge, "and for this generation technology isn't seen as a barrier between people; it's an enabler."

Analysts say that P2P transfers can help banks acquire and retain customers. "There is a new willingness by banks to work cooperatively in this area," says Aaron McPherson, an industry analyst and practice director with Framingham, MA-based IDC Financial Insights. CashEdge's technology gives banks an inexpensive way to offer P2P services, McPherson explains, and is attractive to banks because it is "a way to make online banking stickier" so that banking customers don't look to outside providers for additional services. It also gives financial institutions some insights into customers' payment behavior and the opportunity to market targeted services that match customer habits.

Is the public clamoring for this? CashEdge undertook a nationwide survey of online banking users last year and learned that 81 percent of the online banking customers they studied said they would use a P2P service at least once a month if their bank offered it.

Banks have seen the customer eagerness for P2P payment services and jumped at the opportunity to offer them: more than 165 banks will offer Popmoney by this summer.

Early adopters include First National Bank of Omaha (FNBO). "Through our customer feedback surveys we knew this service was something our customers wanted," says Teresa Sloboth, marketing manager for FNBO Direct, a subsidiary of FNBO. By educating customers about what they can now do with their

new account powers, FNBO is seeing growth in monthly P2P usage and a shift in how some customers are conducting their banking.

"I think it is about taking some of those traditional offline behaviors and moving them to the online channel," Sloboth says.

Offering P2P capabilities benefits banks in several ways, says Beth Robertson, Director of Payments Research at Pleasanton, CA-based Javelin Strategy & Research. "Banks can generate some revenue from this type of service," Robertson says, "and it offers diversification in the ways customers interact electronically. Any service that drives stickiness and usage of online banking benefits the financial institution."

CashEdge CEO Dheer says services like P2P can fundamentally redefine customers' relationships with their banks, because increasing the number of customer transactions also increases the quality and frequency of their bank interactions."



Bank Technology News In Innovation, No Bank Is an Island June 2010

http://www.americanbanker.com/btn issues/23 6/in-innovation-no-bank-is-an-island-1020097-1.html

It's no coincidence that three of this year's Innovators awards are tied to core processing systems, with Citibank, Carter Bank & Trust, and a new core play for credit unions, Corelation, all making the list. In other words, core replacement's time has finally come.

Citi-which, by the way, still isn't commenting on plans to standardize its core technology globally on FIS-gets a gutsiness award for taking the leap before any of its domestic rivals mustered the gumption. Given that these projects take years in planning and execution, by the time Citi clears the taint of the crisis, it'll be ready to repair its reputation in a way that customers appreciate most-offering competitive products and services in a de-siloed fashion.

BTN also recognizes John Landis, founder of Corelation, for his leap of faith. He has a long history in the financial services IT industry with Symitar and Jack Henry & Associates, but struck off on his own again with the creation of Corelation, another Internet-based core processing system.

Another serial entrepreneur on this year's Innovators list is Debbie Peace, co-founder of ACH Alert, which brings customers a modicum of control over outgoing debits. It also relieves banks of some of the implied liability for fraudulent transactions.

Moving to the risk management market, Primatics works with PNC to handle stress testing at high speeds in the cloud, and First American CoreLogic digs deep with pattern recognition that makes fraud detection extremely efficient.

You'll also see a number of social media plays named as Innovators, not surprising giving that just about every business is trying to figure out social media. Sweden-based SEB bank has done it with its online professional community, The Benche, which has thousands of members discussing trade finance. SAS approaches social media from the other side, automating the ability to monitor what's being said about your brand on Facebook, Twitter, etc.

Finally, there's a nexus of recognition for next-generation online tools, like E*Trade and JP Morgan Chase's iPad applications, as well as CashEdge's new dominance of the P2P transfer space. Also getting into the global P2P market is Wincor Nixdorf, which allows customers to transfer funds overseas for pickup at participating ATMs without a card.

What do many of these innovations have in common? They involve all varieties of partnerships between banks and technology players to bring the next generation of financial services to customers and the next level of safety and soundness to society. Many will lament this as further evidence that banks have handed the mantle of innovation over to their partners. That is increasingly true. But these profiles demonstrate it's a complex but achievable imperative to pursue the march of innovation with a partner while maintaining control of the business.



Retail Banker International Bank of the West launches virtual money service June 2010

http://www.vrl-financial-news.com/retail-banking/retail-banker-intl/issues/rbi-2010/rbi-634-635/bank-of-thewest-launches-virt.aspx?page=15597

Bank of the West, a US-based retail subsidiary of BNP Paribas, has launched the first payments service allowing bank customers to send money from their bank account, using a recipient's email address, mobile phone number or bank account information.

'Popmoney', a person-to-person payments service provided by CashEdge, offers an alternative to cash and cheques and builds on the Third Party Transfer the bank launched in 2009.

Customers sending money notify a recipient via e-mail or text message before sending the money straight to the person's bank account.

The service will be free until 30 June, when a \$3.00 charge will apply for each standard delivery transaction, and \$10.00 for a next day transaction.

The bank recently topped a JD Power survey for customer satisfaction in California, with a score of 782 (out of 1,000) compared to Union Bank of California's 771 and Wells Fargo's 761 (see RBI 632-633).

CREDIT UNION TIMES

Credit Union Times Person-to-Person Offerings Proliferate, Extend Service, Protect Turf June 2, 2010

http://www.cutimes.com/lssues/2010/June-2-2010/Pages/PersontoPerson-Offerings-Proliferate-Extend-Service-Protect-Turf.aspx

BECU went live on March 20 with person-to-person payments and since then has moved approximately \$700,000 for about 5,000 newly enrolled users.

That pales in comparison to PayPal's \$21 billion from more than 84 million registered accounts in the first quarter of 2010 alone, but it's a start.

BECU and dozens of other credit unions are jumping into the P2P fray not because it's profitable necessarily (many aren't even charging for the service, although they pay for using the ACH payment rails) but because they very well may need to.

"Members have been asking for this for a while, and it's important for us to offer these kinds of features and functionality, especially in the mobile channel, if we're going to keep them engaged in our organization as their PFI [primary financial institution]," said Howie Wu, the Seattle credit union's vice president of virtual banking.

BECU is using the Popmoney service from CashEdge, which he said differs from PayPal from the member perspective in a number of ways.

"They're kind of a warehouse for money. They take the funds out and credit the receiving party before the funds are moved, and you have to establish an account with them. With us, you don't have to have anything but a phone and routing number, and if the recipient is a BECU member, you don't even need that. It's automatically deposited," Wu said.

Other major payment processors offering P2P include FIS, which has partnered with PayPal for its offering, and Fiserv Inc., which is preparing to launch its own ZashPay service.

Fiserv said its service, the latest iteration of its CheckFree model, differs from the others in that while, it, too, has an optional public site and typically requires nothing more than the recipients' e-mail address or mobile number, it allows recipients to send money back as well as receive.

One thing all these services have in common is meeting credit unions' determination to retain their status as their PFI and, in a broader sense, to restore the traditional role of banks and credit unions in the payments world.

That's the view of Paul Schaus, president of CCG Catalyst, Phoenix-based consultants to credit unions and banks.

"Financial institutions have always had the monopoly on payments and only recently have third parties gotten into the payment space," he said. "It's a perceived value.... P2P payments are the smallest segment of the market compared with business-to-consumer and business-to-business...but it's what consumers expect."

"If you go to the grocery store, the perception is you'll find fresh food there. When you go to your financial institution (regardless of the channel) you expect to be able to do payments." Schaus said.

The perception also is one of safety–people are assumed to be more comfortable executing payments through their bank or credit union–as well as the convenience of keeping financial relationships under one roof, industry participants said.

And there remains the competition.

"There are so many people getting into payment models now—PayPal and Apple and contactless payments and so on—but members really trust us for their financial needs and they don't want to have to go out to third-party vendors," said Mike Salerno, manager of e-services at \$5.1 billion America First CU in Utah.

His credit union plans to launch Fiserv's ZashPay service this summer. "It's fast and easy and you don't have to do a lot to set someone up as the recipient. I think it's going to be as big as bill pay."

Erich Litch, the man in charge of the Fiserv offering, agrees that market is relatively small but full of potential.

"The actual number of P2P payments you actually see going through PayPal are very small," said Litch, senior vice president and general manager of consumer services at Fiserv in Brookfield, Wis. "In this country there still is a very significant amount of personal payments made to schools, babysitters, colleagues and community members of all kinds in cash."

"We don't really believe it's going to stay paper-based and that the market is really demanding a more seamless, easy way to get money from person to person, and that's why we're offering this solution," he said.

The timing also seems right, he said, because while P2P electronic volume is relatively small compared to business-to-business and person-to-business, for instance, "interest is extremely high." He pointed out that 60 credit unions already have signed up and that others are actively evaluating the legal and regulatory issues involved before committing.

Thomas Mercer operates a medical clinic in Seattle and uses BECU as his primary financial institution. He's also a first adopter of that \$8.9 billion institution's new P2P service and uses it to, among other things, pay his nanny.

He said he appreciates the service and expects it from his PFI but said he's concerned about the lag time between sending and receiving.

"I pay on Monday and she doesn't get it into her account till Friday while it's sitting in my account most of that time. That mystifies me," he said, citing his experience with instant P2P in Europe.

"I guess where I'm coming from is that this is the age of the Internet, and it should be possible for me to take money out of my account and put it in someone else's account with some safeguards, instantaneously. Businesses do that. I should be able to as an individual," he said.

Wu, the virtual banking vice president at BECU, said the big credit union expects to offer next-day capability by the end of this year.

Litch at Fiserv said both his operation and CashEdge use ACH channels but said ZashPay payments should be generally next day and if not, then within three days.

"It depends on how you manage the risk," he said. "We're initiating the debit and credit instantaneously while they use more of a credit and hold." The new systems' ultimate ability to help preserve the stickiness of PFI relationships may be the flexibility they add, said Andy Schmidt, global payments research director at TowerGroup in Needham, Mass.

He said unlike PayPal, offerings such as ZashPay can offer the flexibility to recall a payment if the other party can't accept it through that channel.

"Plus, the bank or credit union has the flexibility to dictate the price of the transaction, whether to make it free or at a minimal cost," Schmidt said. He said he expected to see P2P often offered as part of an overall relationship, much like bill pay is now.

Schmidt also said that credit unions in particular may find their end users not only expecting the service, but expecting it for free, "because they tend to have a higher level of customer service expectation than any of the other banking markets."

"But will it cause any erosion of PayPal's market? That'll be interesting to see," Schmidt said. "If it's already part of the online banking portal and especially if it's mobile-to-mobile, too, instead of just PC-to-mobile, logic would dictate that you would see some sort of pickup from PayPay's normal traffic," the TowerGroup analyst said.

He added, "The United States writes more checks than any country in the world, about 75 per person per year if you include businesses and consumers. The challenge is going to be one of adoption."



American Banker U.S. Bank Reveals Mobile Roadmap June 8, 2010

http://www.americanbanker.com/news/us-bank-reveals-mobile-roadmap-1020525-1.html

Executives from U.S. Bank opened the kimono yesterday at SourceMedia's 4th Annual Mobile Banking and Emerging Applications Summit, laying out the bank's mobile roadmap in great detail.

On the agenda for the rest of 2010 are mobile P2P payments, facilitated by a deal with CashEdge; mobile RDC in partnership with Firethorn; a mobile rewards program called FlexPerks mobile that will send offers to consumers via their mobile device; Micro-SD based payments, and a mobile shopping concierge that will used location-based information to send specific coupons to a customer based on where the customer is in a specific retail store, according to Dominic Venturo, chief innovation officer for U.S. Bank's retail payments group.

The mobile concierge, being developed with Infosys, is a location based-service so granular that it could send a toothpaste coupon to the smart phone of shopper who is browsing the toothpaste aisle in a grocery store. The customer would then digitally "clip" the coupon, which would store it in the mobile wallet. The wallet works in conjunction with a physical card that is swiped at the checkout, which deducts the aggregate amount of the clipped coupons from the total bill.

On the mobile P2P front, US Bank intends to launch with three-day funds availability, but with faster delivery times available in the future. And, it's intended to be a source of revenue.

"We do think there's an ability to price those transactions. And there's demand for next day availability and ability to price for that as well," said Mac McCullough, evp and chief strategy officer for US Bank.

The Micro-SD payments application is being developed with Visa, Monitse Americas and Device Fidelity, it will allow consumers to "slide to pay" on their smart phone. A pilot is planned for the fourth quarter of this year.

The bank is also planning to pilot mobile lead capture applications and one-click mobile "apply" functions for retail banking products in 2011.

"We are casting a wide net in our mobile banking offerings," McCullough said. "We really want to have the solutions customers want and need based on current capabilities and what they're comfortable with."

US Bank also revealed some compelling statistics about its mobile users: the average age is 33, they have 1.6 times the accounts of the average user, are heavy ATM users, but infrequent users of the phone channel. And though they have lower than average balances, the value of their relationships is 1.1 times that of the average customer, McCullough said.

The bank is also currently rewriting both its consumer and small business online banking applications, with more emphasis to be placed on PFM tools for retail customers.

Quotables from the Summit:

It's About Mobile, Stupid

"The real mindset of consumers about mobile is, 'When is the banking industry going to catch up with us,'" said Bob Hedges, partner, Mercatus LLC

"Making a business case for mobile banking is about like making a business case for oxygen," said Hedges.

"The reason we need to pay attention to mobile, and this should scare the daylights out of you, is the standard card economics will become less attractive to some issuers," said Phil Philliou, partner, Philliou Selwanes Partners.

All Pilots, No Action

"Our CEO likes to joke we have more pilots than United Airlines at this point," said Doug Deibert, Visa.

It's Big in Japan

"Japan matters to us because it is one of the only countries in the world where we have a commercial rollout of mobile contactless players," said Red Gillen, Celent.

And Korea

"The future is unevenly distributed," says Ron Hirson, co-founder, Boku. "In South Korea 10 percent of all ecommerce transactions happen bill to mobile, a third of those are physical transactions."



Digital Incentive Journal International U.S. Bank diving into mobile offers, aisle level LBS, and NFC June 9, 2010

http://www.diji.us/blog/2010/6/9/us-bank-diving-into-mobile-offers-aisle-level-lbs-and-nfc.html

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PayVentures.net US Bank Partners with CashEdge for Popmoney Person-to-Person Payments June 10, 2010

http://www.payventures.net/news/

CashEdge and U.S. Bank have announced that they are partnering to launch CashEdge's person-to-person (P2P) online and mobile payments service, Popmoney, later this year. According to the two companies, "U.S. Bank will offer Popmoney to its mobile banking customers through usbank.com and the downloadable mobile banking application, the U.S. Bank Mobile Wallet. U.S. Bank is the first large U.S. bank to offer a mobile P2P solution that enables users to send money directly from their bank account to anyone with an email address, mobile phone number and a bank account." "U.S. Bank is committed to the mobile channel".



Payments News US Bank Partners with CashEdge for Popmoney Person-to-Person Payments June 10, 2010

http://www.paymentsnews.com/2010/06/us-bank-partners-with-cashedge-for-popmoney-person-to-person-payments.html

CashEdge and U.S. Bank have announced that they are partnering to launch CashEdge's person-to-person (P2P) online and mobile payments service, Popmoney, later this year. According to the two companies, "U.S. Bank will offer Popmoney to its mobile banking customers through usbank.com and the downloadable mobile banking application, the U.S. Bank Mobile Wallet. U.S. Bank is the first large U.S. bank to offer a mobile P2P solution that enables users to send money directly from their bank account to anyone with an email address, mobile phone number and a bank account."

"U.S. Bank is committed to the mobile channel, and meeting the emerging needs of our rapidly growing mobile customer base," said Meheriar Hasan, Head of the Internet and Mobile Channel at U.S. Bank. "Popmoney is a secure, easy to use payment service, and we are very excited to offer it to our customers."

"Through Popmoney, U.S. Bank Mobile Wallet users will benefit from the proven reliability, security and robustness of CashEdge's money movement platform, which in 2009 processed nearly \$50 billion in online funds transfers for bank customers. For current CashEdge clients, Popmoney is a simple upgrade of their existing TransferNow service," said Neil Platt, Senior Vice President and General Manager, U.S. Banking, CashEdge Inc.



Ecommerce Journal U.S. Bank becomes first in US due to its partnership with CashEdge June 10, 2010

http://ecommerce-journal.com/node/28403

CashEdge and U.S. Bank have partnered to launch later this year CashEdge's person-to-person (P2P) online and mobile payments service, Popmoney, to U.S. Bank's customers. The bank plans to offer Popmoney via usbank.com and the downloadable mobile banking application http://ecommerce-journal.com/node/28403, the U.S. Bank Mobile Wallet. Thus, U.S. Bank becomes the first bank in America to offer a mobile P2P solution that enables users to directly send money transfers from their bank accounts http://ecommerce-journal.com/node/28403 to anyone with email, mobile phone number and a bank account.

"U.S. Bank is committed to the mobile channel, and meeting the emerging needs of our rapidly growing mobile customer base," said Meheriar Hasan, Head of the Internet http://ecommerce-journal.com/node/28403 and Mobile Channel at U.S. Bank. "Popmoney is a secure, easy to use payment service, and we are very excited to offer it to our customers."

"Through Popmoney, U.S. Bank Mobile Wallet users will benefit from the proven reliability, security and robustness of CashEdge's money movement platform, which in 2009 processed nearly \$50 billion in online funds transfers for bank customers. For current CashEdge clients, Popmoney is a simple upgrade of their existing TransferNow service," said Neil Platt, Senior Vice President and General Manager, U.S. Banking, CashEdge Inc.



The Paypers US Bank live with CashEdge's Popmoney P2P payments service June 11, 2010

http://www.thepaypers.com/news/mobile-payments/us-bank-live-with-cashedge-s-popmoney-p2p-payments-service/741376-16

US-based money transfer services provider CashEdge has entered a partnership with financial services provider US Bank to provide the latter with its Popmoney person-to-person (P2P) payments service.

Under the deal, US Bank will be able to offer clients the Popmoney service via its website and a downloadable mobile banking application, dubbed US Bank Mobile Wallet. Popmoney is set to allow bank customers to send money from their bank account, using a recipient's email address, mobile phone number or bank account information. Popmoney provides support for text messaging, WAP and downloadable mobile applications.

US Bank is a subsidiary of US Bancorp, a financial services provider that owns 3,025 banking offices in 24 states across the US.



Banking Business Review US Bank, CashEdge To Jointly Launch Mobile Banking Service Popmoney June 11, 2010

http://onlinebanking.banking-business-

review.com/news/us bank cashedge to jointly launch mobile banking service popmoney 100611/

US Bank and CashEdge, a provider of intelligent money movement services, have entered into a partnership to launch CashEdge's person-to-person (P2P) online and mobile payments service, Popmoney, later this year.

US Bank will offer Popmoney to its mobile banking customers through usbank.com and the downloadable mobile banking application, the US Bank Mobile Wallet.

According to the CashEdge, the service to be launched will enable the US Bank to offer a mobile P2P solution for its users to send money directly from their bank account to anyone with an email address, mobile phone number and a bank account.

Meheriar Hasan, head of internet and mobile channel at US Bank, said: "Popmoney is a secure, easy to use payment service, and we are very excited to offer it to our customers."

Neil Platt, senior vice president and general manager of US Banking at CashEdge, said: "Through Popmoney, US Bank Mobile Wallet users will benefit from the proven reliability, security and robustness of CashEdge's money movement platform, which in 2009 processed nearly \$50bn in online funds transfers for bank customers. For current CashEdge clients, Popmoney is a simple upgrade of their existing TransferNow service."



Financial Services Technology US Bank to offer P2P payments via CashEdge June 11, 2010

http://www.usfst.com/news/us-bank-to-offer-p2p-payments-via-cashedge/



According to Fis, PayPal annd Nacha, almost 50 percent of Americans are interested in using electronic P2P payments, which is good for the fifth-largest commercial bank in America, US Bank, who are launching person-to-person mobile payments to customers in the fall through a partnership with CashEdge.

Using CashEdge, who is currently also in talks with five other banks, US Bank customers will be able to send money directly from their bank account to anyone with an email address, mobile phone number and bank account.

"Consumers need the ability to move money ... and pay individuals as well as businesses in an environment where cash and checks are less and less [used]," says Jeff Lewis, an executive vice president for e-payments at Fidelity National Information Services Inc. "Consumers are saying, "I need the velocity I want.""

US Bank will utilize CashEdge's Popmoney service through usbank.com.

"Unlike a wire transfer or other previously available payment options, these new alternatives would only require the payor to have their payee's e-mail address or mobile phone number. No bank routing number and account number required. That makes these new options much easier and more appealing to privacy-conscious consumers," CashEdge explain on their website.

Meheriar Hasan, head of the Internet and mobile channel at US Bank, says: "US Bank is committed to the mobile channel, and meeting the emerging needs of our rapidly growing mobile customer base."

US Bank is currently pouring investment into the mobile service delivery channel. At a mobile summit in Las Vegas earlier this week, the bank previewed a soon-to-launch "mobile concierge" service developed in association with Infosys, which will use GPS technology to send targeted coupons to shoppers in retail locations.

The payments will normally take two days to clear, and arrive in a recipients account.



IntoMobile

U.S. Bank to launch mobile person-to-person payments in partnership with CashEdge June 15, 2010

http://www.intomobile.com/2010/06/15/u-s-bank-to-launch-mobile-person-to-person-payments-in-partnership-with-

<u>cashedge.html?utm_source=feedburner&utm_medium=feed&utm_campaign=Feed%3A+IntoMobile+%28</u> IntoMobile%29



While the big banks are still somewhat struggling to get out of recession or at least to get some respect back from the general public, U.S. Bank — the nation's 5th largest commercial bank — is innovating. Together with "Intelligent Money Movement services provider" CashEdge, they are set to launch personto-person online and mobile payments service — Popmoney. Set to hit the market later in the year, the service will be available to the bank's mobile banking customers through usbank.com and the downloadable mobile banking application, the U.S. Bank Mobile Wallet.

As you may know (how these kinds of services work), Popmoney will enable users to send money directly from their bank account to anyone with an email address, mobile phone number and a bank account. It's that easy, almost as Paypal, but directly connected to your bank account.

It's worth adding that CashEdge has processed nearly \$50 billion in online funds transfers for bank customers in 2009, meaning they certainly know what they're doing. I'm eager to see how many people will actually use Popmoney on a daily basis – it certainly sounds promising...



FierceFinanceIT More banks upgrade mobile offerings June 16, 2010

http://www.fiercefinanceit.com/story/more-banks-upgrade-mobile-offerings/2010-06-16

Better late than never. TD Bank is the last of the top 10 U.S. banks to embrace the mobile revolution. But it's bent on entering the arena in a huge way.

It's fair to say the latecomer has gotten religion. In May, it launched an iPhone app. In June, it followed with apps for the BlackBerry and Android. Joan Dal Bianco, TD's vice president of the online channel, tells the American Banker, "Mobile will do more than the Internet did, and do it more rapidly. It took the Web a decade to take hold. Mobile will take just another year or two."

A novel feature: an "accident tool kit" app provides information on what to do in case of an auto accident, including what information to gather.

There's still plenty of time for a recent convert to make a splash. Of course, latecomers face banks that are already into their second generation of mobile services. U.S. Bank, the fifth largest commercial bank, has announced a partnership with CashEdge to launch a person-to-person (P2P) online and mobile payments service, Popmoney, this year. U.S. Bank says it will become the first large U.S. bank to offer a mobile P2P solution that enables users to send money directly from their bank account to anyone with an email address, mobile phone number and a bank account.

Read more: More banks upgrade mobile offerings - FierceFinanceIT http://www.fiercefinanceit.com/story/more-banks-upgrade-mobile-offerings/2010-06-16#ixzz0r7iu5u3N Subscribe: <a href="http://www.fiercefinanceit.com/signup?sourceform=Viral-Tynt-FierceFinanceIT-FierceFinan



Mobile Manifesto P2P: Getting consumers to use it June 17, 2010

http://blog.mobilestrategypartners.com/2010/06/17/p2p-getting-consumers-to-use-it/

The Person-to-Person (P2P) payments competition is officially on.

P2P was a hot topic at last week's American Banker Mobile Banking & Emerging Applications conference in Las Vegas. Almost every presentation and panel discussion included some discussion of P2P.

There's a real sense that it's finally time for banks to implement P2P.

Yesterday Fiserv announced they have over 100 financial institutions signed up to offer their new ZashPay P2P service. CashEdge has announced commitments from a similar number of institutions for their POPMoney P2P service. PayPal and Obopay of course have had services available for some time. PayPal in particular has 84 million users in the United States alone. Obopay and Mastercard recently went live with their Mastercard MoneySend iPhone mobile app.

So the questions becomes, will people use it?

P2P has been used in countries like Australia, New Zealand, and Canada for years. Serge Van Dam, from MCOM, recently analyzed 200 random transactions in New Zealand for usage patterns. MCOM provides Fiserv's mobile technology and has run P2P payment systems in Australia and New Zealand since 2004.

Not surprisingly, MCOM found broad usage that generally replaces checks and cash. Here's how the P2P payment usage broke down:

- * 40% were personal payments (one individual to another)
- * 60% went to small merchants (like lawn services, housekeepers, etc.)
- * 20% were to small online merchants (like eBay or Craigslist sellers).
- * Average payment size was \$240

Mobile and P2P payment product announcements are nothing new. The landscape is littered with initiatives that went nowhere. But, it's looking different this time in a number of important ways:

- 1. Banks are driving the current P2P initiatives. Consumers have consistently shown they prefer to manage their money through their bank whenever possible.
- 2. Consumers can send and receive money directly from their bank accounts to the recipient's account. Consumers have repeatedly avoided P2P systems that require funding intermediate accounts. Systems like Obopay and PayPal that technically use intermediate accounts have reduced or eliminated the need for customers to manually fund these accounts. CashEdge and Zashpay don't use intermediate accounts and use ACH bank-to-bank electronic payments instead (like traditional bill pay systems).
- 3. Mobile banking is getting customers used to using their phone to manage their finances. P2P use cases are more suited for quick mobile situations than traditional desktop use cases. When you need to pay someone like the yard guy, odds are you're not at your computer (and neither is he) but both of you have your phone.

- 4. The sheer number of banks and therefore their consumers signing up for P2P is getting us closer to critical mass. The value of any network increases exponentially as it adds connections (e.g. the Network Effect, aka Metcalfe's Law). To pay someone, the recipient needs to be in your network.
 - 5. Most of us don't carry checks or cash anymore.

So, many barriers have come down. There are a few more to go.

Interoperability, in my mind, is the most important barrier to bring down. None of the networks have complete coverage and it's doubtful any network will. Nor do we want a monopoly on payments. ATM and Debit networks are great examples. There are a variety of competing networks that are interoperable. This keeps costs down and access nearly universal. With interoperability, adoption will come.

Cost is also an unknown factor. Albeit one that's bound to change over time. Many U.S. offerings provide both standard 3-5 day ACH clearing as well as next day clearing. Look for standard clearing to be free to consumers with a charge for expedited payments.

Before you bankers cringe over standard clearing payments being free, think about what paper checks (and cash) cost you.

You'll make money on P2P, if you can get consumers to adopt it.



FOX Business

Say Goodbye to Checks: Peer-to Peer Payments Gain Momentum June 17, 2010

http://www.foxsmallbusinesscenter.com/sbc/2010/06/17/say-goodbye-checks-peer-payments-gain-momentum/

Small business owners and their customers no longer have to rely on checks to make and accept payments thanks to new peer-to-peer payment services cropping up.

Peer-to-peer payment services, which are being offered from a slew of banks, lets business owners transfer money to a customers' accounts or vice versa using just an e-mail address or mobile phone number.

Users can conduct the transaction from their existing bank account, which means they won't have to visit a different Web site to access the service.

"Billions of dollars are transferred back and forth from one business to another via check," said Steve Shaw, Internet banking and electronic payments group director at Brookfield, Wisc.-based Fiserv (FISV), which later this month will launch ZashPay, its P2P transfer service.

Shaw said more consumers and businesses are looking for ways to make payments sans the check as their comfort level with conducting financial transactions online grows. "Either the check is put in the mail or handed to someone. It takes time and effort [to cash the check]."

According to Javelin Research, nearly 44% or 38 million of the 86 million online households made at least one online P2P fund transfer in 2009, up from 27% in 2008. Javelin is forecasting 60 million American households will use P2P transfers by 2014. The oldest and most popular form of P2P payments comes via PayPal. With the new services, however, the customer will be able to make the payment through an existing bank account.

Fiserv's product, dubbed ZashPay, will launch in late June with 100 banks committed to offering the service with more being added each week.

If a bank is offering the service, the business owner would login to the bank account, input an email address and send a message to the recipient and transfer the money. The service lets you make transfers online or via a browser-enabled mobile phone.

The recipient would then login to claim the money, which would automatically be deposited into the account as soon as the next day.

If the banks for the payee and the person receiving the money don't offer the service, Fiserv is launching a public web site at www.zashpay.com where after signing up, people can transfer money back and forth. The banks determine the fee the sender of the money has to pay with a suggested fee of 50 cents. ZashPay.com will charge \$0.75 for each payment initiated at the site.

The service is just as secure as the existing bill pay service offered by Fiserv thanks to fraud tools built in to ensure the payment is coming from a valid e-mail address and going to a verified location. If a red flag arises, the payment won't be sent.

For small business owners and their customers P2P lending may be attractive because they will no longer have to write a check, buy a stamp, mail it and then wait for the check to clear. Shaw noted small businesses can use it as a way to manage and reconcile invoices.

"It helps from a convenience and speed perspective because they can reconcile more accounts," said Shaw.

Fiserv with ZashPay isn't the only financial company launching P2P payment services. CashEdge of New York has its Popmoney P2P payment service and in May announced Bank of the West is using the service.

Like ZashPay, Popmoney lets bank customers send money from their bank account using a recipients email address, mobile phone number or bank account information. Intuit has its PaymentNetwork service that charges small businesses 50 cents per payment received. Like the other services with PaymentNetwork the small business would receive payments from anyone with an email address with the funds directly transferred into the small businesses bank account. Among the banks offering P2P payment services are PNC (PNC) and Wells Fargo (WFC), to name a couple.

EXHIBIT N

TO

STIPULATION FOR CERTAIN FACTS TO BE ENTERED INTO THE RECORD AND FOR CERTAIN DOCUMENTS AND TESTIMONY BE ADMITTED INTO EVIDENCE

Opposition No. 91214266

Fiserv, Inc. v. Electronic Transaction Systems Corporation



Contact: Jennifer Moritz

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CashEdge Wins Interactive Media Award for Popmoney® Website

Website Awarded the Outstanding Achievement Award for Excellence in Web Design from The Interactive Media Council

NEW YORK – November 30, 2010 – CashEdge Inc. (www.cashedge.com), the leading provider of Intelligent Money Movement® services, announced today that the Company's Popmoney® website, www.popmoney.com, has won a 2010 Interactive Media Award. The Outstanding Achievement Award for Excellence in Web Design was given in the Financial Services category.

CashEdge created www.popmoney.com for the Company's industry-leading person-to-person (P2P) payments service, Popmoney. Popmoney is the first email and mobile P2P payments service to allow online and mobile banking customers to send money from their banks simply by using a recipient's email, mobile number or bank account information. More than 175 banks will be live with the service by the end of 2010.

The website serves as the online hub for recipients of Popmoney payments. Popmoney recipients simply enter their bank information on the site to direct funds into their own bank accounts. To date, recipients at over 3,600 institutions have used popmoney.com. The site also provides news and information on the Popmoney service, including product information such as the recently added gifting features for the holidays.

"Popmoney.com is critical in conveying our brand attributes to senders and recipients of Popmoney. We believe it needs to be intuitive and easy to use, but also to incorporate the highest level of security standards," said Catherine Palmieri, Global Head of Product and Marketing with CashEdge. "We are thrilled to be the recipient of an Interactive Media Award, and consider it a high honor and a testament to the commitment and hard work we invested into www.popmoney.com."

The Interactive Media Awards™ recognize the highest standards of excellence in website design and development and honor individuals and organizations for their outstanding achievement. Created by the Interactive Media Council, Inc. (IMC), a nonprofit organization of leading web designers, developers, programmers, advertisers and other web-related professionals, the competition is designed to elevate the standards of excellence on the Internet. Websites are judged based on design, content, feature functionality, usability, and standards compliance and cross-browser compatibility.

Popmoney leverages the proven reliability, security and strength of CashEdge's money movement platform, which in 2009 processed more than \$50 billion in funds transfers for bank customers. For current CashEdge clients, Popmoney is a simple upgrade of their existing TransferNow service.

To learn more about CashEdge's Intelligent Money Movement Services, visit www.cashedge.com.

About CashEdge

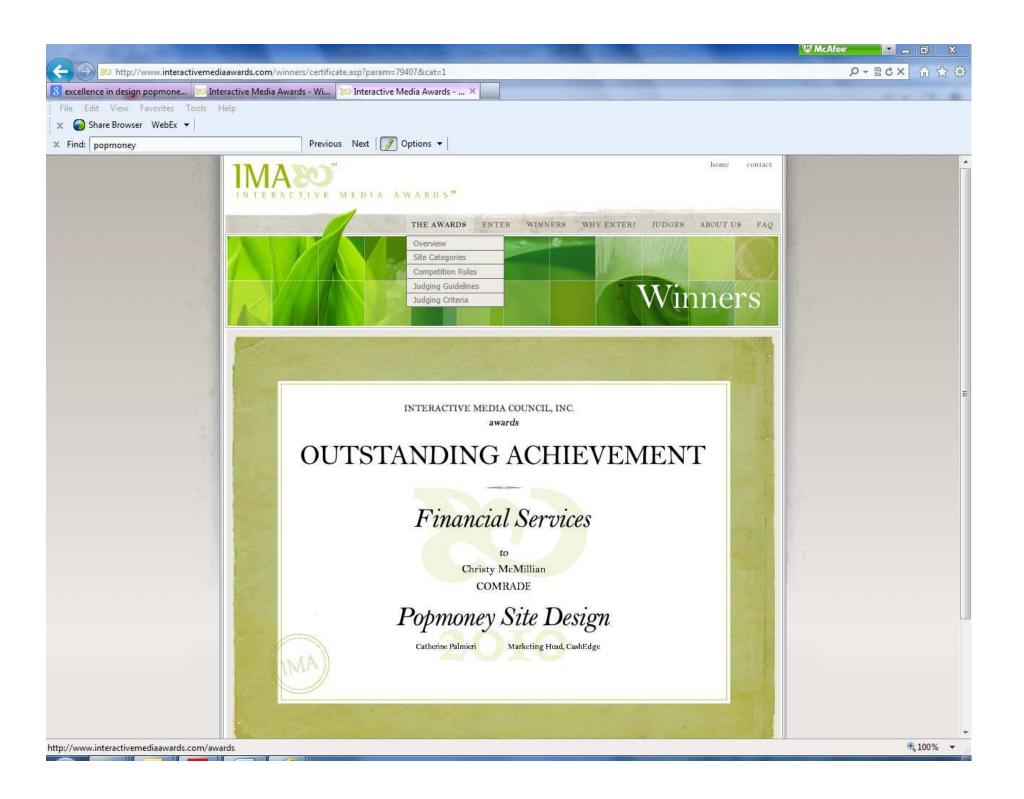
CashEdge is a leading provider of Intelligent Money Movement® solutions for financial institutions, including mobile and email person-to-person (P2P) payments, account transfers, account opening and funding, small business applications and financial account aggregation. The Company's clients include over 650 leading financial institutions, including eight of the ten largest banks in the country. CashEdge's

newest offering, Popmoney®, is a bank-enabled email and mobile money movement service that is live at leading banks in the U.S.

CashEdge's industry-leading products include Popmoney® for email and mobile payments; Popmoney for Small Business, OpenNow®/FundNow® for new account opening and funding; TransferNow® for consumers, which includes Me-to-Me and Third Party Transfers; and Small Business Suite, which includes Invoicing, Me-to-Me Transfers, Employee Payments and Vendor Payments. All CashEdge products are supported by industry-leading risk management capabilities that leverage proprietary technology to help financial institutions mitigate risk and decrease fraud exposure.

The Company is headquartered in New York with offices in Silicon Valley and India. For more information, visit www.cashedge.com.

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Popmoney® Small Business from CashEdge Wins Monarch Innovation Award from Barlow Research

CashEdge named Most Innovative Industry Partner for its email and mobile payments and receivables service for small businesses banking customers

NEW YORK – April 14, 2011 – CashEdge Inc. (www.cashedge.com), the leading provider of Intelligent Money Movement® services, today announced that the company was awarded a Monarch Innovation Award from Barlow Research for the company's small business email and mobile payments and receivables service, Popmoney® Small Business. CashEdge was named the 2011 Most Innovative Industry Partner.

The Popmoney Small Business solution is the first electronic invoice and payment solution designed specifically for small business customers of financial institutions. It provides businesses with the unique capability to pay vendors and employees electronically using only an email or mobile number.

It also provides small businesses with a wealth of receivables management tools, the ability to create and manage invoices and the ability to receive payments via ACH or credit card – all directly from their bank's online banking portal or mobile application through the market-leading Popmoney platform. The service was launched in 2010.

"We're honored to receive the Monarch Innovation Award for Most Innovative Industry Partner and proud to be recognized as a valuable industry player and partner to our financial institution clients," said Neil Platt, Senior Vice President & General Manager, Banking & Payments at CashEdge. "As such, we remain dedicated to offering unique and innovative products that provide value to both financial institutions and their small business customers with an easy-to-use, convenient and secure system to send and receive payments faster than ever before."

"We've learned from recent research that small business customers are eager to adopt new electronic solutions to simplify their payables and receivables processes, and in particular, to receive payments faster," said John Lovelett, Director of Product Strategy at CashEdge. "Popmoney Small Business gives banks the ability to provide these solutions to their customers."

The Monarch Innovation Awards are presented by Barlow Research Associates, Inc., and recognize B2B innovations within the financial services industry. Awards are presented to financial institutions and industry partners that provide the most innovative products to business customers as well as recognize risk takers who create or promote innovation within their organizations. CashEdge was honored alongside three industry veterans, Citibank, U.S. Bank, and Capital Access Network.

About the Monarch Innovation Awards

Developed to recognize innovation in the financial services industry, the award is named after the monarch to symbolize the rebirth that results when old formulas and methods give way to new ways of doing things. www.MonarchInnovationAwards.com

About Barlow Research Associates, Inc.

Barlow Research Associates, Inc. (BRAI) was founded in 1980 to provide research and consulting services to the banking industry in the U.S. and overseas. BRAI specializes in custom research, strategic consulting and syndicated research programs in small business, middle market and Internet banking. BRAI has a wide range of experience in many financial markets, and knows the questions to ask and the issues to probe. www.BarlowResearch.com

About CashEdge

CashEdge is the leading provider of Intelligent Money Movement® solutions to financial institutions, including

person-to-person (P2P) payments, "me-to-me" account transfers, account opening and funding, small business payments and receivables management, and financial account aggregation. The Company's clients include over 650 leading financial institutions, including eight of the ten largest banks in the country.

CashEdge's industry-leading products include Popmoney®, a bank-enabled email and mobile P2P payments service offered by leading banks; Popmoney Small Business, TransferNow® for me-to-me transfers; and OpenNow®/FundNow® for new account opening and funding. All CashEdge products are supported by industry-leading risk management capabilities that leverage proprietary technology to help financial institutions mitigate risk and reduce fraud.

The Company is headquartered in New York City with offices in Silicon Valley and India. For more information, visit www.cashedge.com or www.popmoney.com.

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November 20, 2013

Fiserv Pulls in Mobile Payments Awards for Popmoney

- · Fiserv and Popmoney honored for the most innovative delivery of a service via the mobile channel at the Mobile Money Global Awards
- Popmoney named Best Mobile Payment service at the Mobile Excellence Awards
- Both awards recognize the significant and unique value of the network of 2,000 banks and credit unions through which Popmoney is

BROOKFIELD, Wis.--(BUSINESS WIRE)-- Fisery, Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, today announced that its Popmoney[®] person-to-person (P2P) payments service has taken top honors at both the Mobile Money Global Awards and the Mobile Excellence Awards. Both awards recognized the potential of Popmoney to transform personal payment habits as consumers move away from paper-based cash and check payments toward electronic payments initiated via email or text, as well as the service's powerful delivery model via a network of 2,000 U.S. banks and credit unions and Popmoney.com.

Mobile Money Global Awards

Fiserv received the Innovation in Mobile Value-Added Services award at the Mobile Money Global Awards in recognition of Popmoney. The awards, presented during the Mobile Money & Digital Payments Summit in Dubai, celebrate organizations that have worked to establish and deploy successful mobile money programs across the world. The shortlist was chosen by the Mobile Money Global Advisory Board and the finalists were chosen via an open polling of international industry professionals. The Innovation in Mobile Value-Added Services award recognizes a company that has been most innovative in developing new services and finding new ways to deliver them via the mobile channel.

Mobile Excellence Awards

Fiserv also received the Best Mobile Payment award for Popmoney at the prestigious cross-industry Mobile Excellence Awards in Marina del Rey, Calif. These awards recognize industry excellence in all segments of the mobile ecosystem, from mobile business to mobile entertainment. The Best Mobile Payment award honors a company that has developed an outstanding mobile payment solution with the winner being chosen based on strategic initiative, impact of technology used in the industry, creativity, ease of use and reach, and execution and proven success in the market.

"With so many third-party providers entering the person-to-person payments market, it's important for financial institutions to offer and promote their own personal payment options," said Marc West, senior vice president, Electronic Payments, Fiserv. "Our research continues to show that the majority of consumers prefer to make these types of payments using their bank account. Popmoney positions our financial institutions clients to stay competitive in this new environment, enabling their customers to use their computer or a mobile device to pay each other using their existing bank accounts."

Popmoney is currently available via a network of 2,000 U.S. banks and credit unions and at <u>Popmoney.com</u>. Mobile apps are also available for Apple[®], Android[™] and Windows Phone[®] devices. With Popmoney, consumers can send money to and receive money from friends, family and others they know or owe using their existing bank account. The service requires that users have a U.S.-based bank account.

Additional Resources:

- $\bullet \ \ \mbox{Mobile Excellence Awards} \ \mbox{\underline{http://mobilexawards.com/}} \\$
- Mobile Money Global Awards http://www.mobile-money-gateway.com/event/mobile-money-global-2013/page/mobile-money-global-awards

About Fisery

Fiserv, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry, driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more information, visit www.fiserv.com.

FISV-G

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2013 MEA FINALISTS & WINNERS

PREMIER AWARDS

* Denotes Winner

Humanitarian Award

- TURKCELL North Cyprus, Life Without Barriers
- * TURKCELL, Communication for Syrian Refugees

Mobile Social Awareness Award

- * TURKCELL for Women Empowerment In Economy Project
- Deloitte Digital o.b.o. Kaiser Permanente
- · Hipcricket for Text to donate

Industry Star

DudaMobile

- AT&T Inc. for AT&T Small Cells
- * Samsung Telecommunications America
 - · Qualcomm Incorporated
 - Fiksu, Inc. Mobile App Marketing Platform

Mobile Ambassador

* Jay Samit, President of ooVoo

MOBILE BUSINESS

Best Mobile Payment

- * Fiserv, Inc. for Popmoney ®
- Vodafone Turkey's 'Mobile Wallet'
- Syniverse formerly MACH for Direct Operator Billing Solution
- CLOUT
- DenizBank for fastPay m-wallet

Best Mobile Innovator

- DudaMobile
- Samsung Telecommunications America
- * GQ Live! for print-to-mobile app
- Vibes
- Kinvey

Best International

- * Melon Mobile for GPS Voice Navigation for Windows Phone
 - PostFinance for Top up iTunes credit in the PostFinance app
 - Qualcomm Life for 2net™ Platform & Hub

· July Systems for July MX ESPN Goals

Best Retail/Commerce Solution for Mobile

- FIS Mobile Wallet
- PostFinance for Top up iTunes credit in the PostFinance app
- Tmob Mobile Technology for GittiGidiyor Mobile Apps
- STYLBAR App
- * Catalog Spree

Best Mobile Product

- OtterBox Armor Series
- * Samsung Telecommunications America for Galaxy S 4
 - Kidz Gear KidzControl Volume Limit Headphones
 - Samsung Telecommunications America for Galaxy Note 8.0
 - Mercedes-Benz Research & Development North America Inc. for smart drive 2.0 app
 - Jabra Revo Wireless

Best Mobile Ad Network

- Mojiva Inc. for Mojiva Tab
- · Mobile Theory
- Appia
- * LeadBolt

MOBILE ENTERTAINMENT

Best Entertainment Integration for Mobile

- * SapientNitro for ESPN X Games
- Showtime Networks
- · Vibes for Sauza

Best Mobile Games

- Doubledown Casino
- * EA for All Play for Real Racing 3
 - Fox Digital Entertainment for AVP: Evolution
 - · Audax Health for Realm Blazer
 - Aperto Group / Aperto Move GmbH: Volkswagen Rally The World. The Game.

Best Mobile Music

- · Sony Music Entertainment for Pinball Rocks HD
- * GRAMMY Live

Best Entertainment Related Marketing Campaign

- Aperto Group / Aperto Move GmbH for Volkswagen Rally The World. The Game.
- * Dreamworks Animation SKG for Turbo Racing League Mobile App
- Chuck E. Cheese's "Chuck E.'s Say Cheese!" Augmented Reality App

Best Original Content for Mobile

- * HP Autonomy for Aurasma
- Vivino
- AT&T Mobility for @SummerBreak
- NBC News Mobile

Best Content Extension Made for Mobile

- Bravo for Bravo's Play Live Experience
- * CBS Interactive
- · SapientNitro for ESPN X Games
- . E! Live From the Red Carpet

Best Mobile Application for Entertainment

- TV Guide Mobile App for iOS
- * Aha by HARMAN
- E! Online

Best Mobile Entertainment for a Sports Category

- Sporting Innovations for Sporting Club Uphoria 'Playback' feature powered by EVS C-Cast
- TURKCELL for Smart Ticket
- ooVoo
- CBS Interactive
- * SapientNitro for ESPN X Games

MOBILE TECHNOLOGY

Best User Experience for Mobile

- Deloitte Digital o.b.o. Kaiser Permanente
- ooVoo
- Kotak Mahindra Bank
- · Orbitz for Orbitz Flights, Hotels, Cars app for iPhone
- * USA TODAY for USA TODAY Android App

Best Mobile Utility Application for on a Smartphone or Tablet

- · Hodges Digital Strategies for MovePro by Hilldrup Moving & Storage
- · Qualcomm Snapdragon BatteryGuru
- · BQE Software for BillQuick Mobile
- * NQ Mobile for NQ Family Guardian
- NQ Mobile for NQ Mobile Vault

Best Delivery Platform for Mobile

- Vibes
- * LocationSmart for Hybrid Location Platform and Geofencing Suite
 - Netbiscuits for Netbiscuits Cloud Platform
 - Prelude Systems, Inc., AnB for Enterprise Mobility

Best Technology Breakthrough

- · Celcite for COPS-SON
- * DudaMobile
- AT&T Inc. for Tower Outage and Network Analyzer
- LiveU LU for Smart Mobile App
- Broadcom for 4G LTE-Advanced modem BCM21892

Best 2nd Screen Experience for TV on Mobile or Tablet

- TiVo Mobile App
- * GRAMMY Live
- MHL Consortium
- . E! Live From the Red Carpet
- MobiTV Converged Media Platform

Best Mobile Video

- ooVoo for The Next Generation's Social Video Chat App For Keeping Friends Together
- * Magisto Video Editor & Maker
 - · AdColony for Xbox
 - VEVO

2013 MEA Finalists & Winners

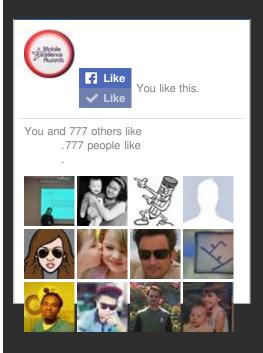


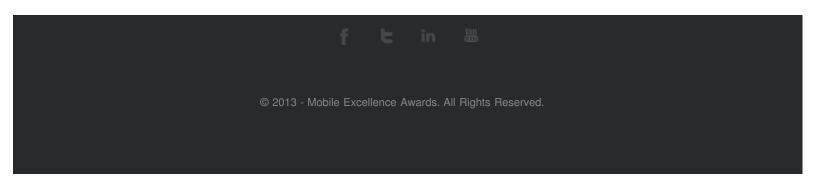
The Mobile Excellence Awards represents all walks of the mobile ecosystem from start-ups, studios, content providers, entertainment, entities, sports, apps and handsets, brands and more.

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2013 MEA FINALISTS & WINNERS

PREMIER AWARDS

* Denotes Winner

Humanitarian Award

- TURKCELL North Cyprus, Life Without Barriers
- * TURKCELL, Communication for Syrian Refugees

Mobile Social Awareness Award

- * TURKCELL for Women Empowerment In Economy Project
- Deloitte Digital o.b.o. Kaiser Permanente
- · Hipcricket for Text to donate

Industry Star

DudaMobile

- AT&T Inc. for AT&T Small Cells
- * Samsung Telecommunications America
 - · Qualcomm Incorporated
 - Fiksu, Inc. Mobile App Marketing Platform

Mobile Ambassador

* Jay Samit, President of ooVoo

MOBILE BUSINESS

Best Mobile Payment

- * Fiserv, Inc. for Popmoney ®
- Vodafone Turkey's 'Mobile Wallet'
- Syniverse formerly MACH for Direct Operator Billing Solution
- CLOUT
- DenizBank for fastPay m-wallet

Best Mobile Innovator

- DudaMobile
- Samsung Telecommunications America
- * GQ Live! for print-to-mobile app
- Vibes
- Kinvey

Best International

- * Melon Mobile for GPS Voice Navigation for Windows Phone
 - PostFinance for Top up iTunes credit in the PostFinance app
 - Qualcomm Life for 2net™ Platform & Hub

· July Systems for July MX ESPN Goals

Best Retail/Commerce Solution for Mobile

- FIS Mobile Wallet
- PostFinance for Top up iTunes credit in the PostFinance app
- Tmob Mobile Technology for GittiGidiyor Mobile Apps
- STYLBAR App
- * Catalog Spree

Best Mobile Product

- · OtterBox Armor Series
- Samsung Telecommunications America for Galaxy S 4
 - Kidz Gear KidzControl Volume Limit Headphones
 - Samsung Telecommunications America for Galaxy Note 8.0
 - Mercedes-Benz Research & Development North America Inc. for smart drive 2.0 app
 - Jabra Revo Wireless

Best Mobile Ad Network

- Mojiva Inc. for Mojiva Tab
- · Mobile Theory
- Appia
- * LeadBolt

MOBILE ENTERTAINMENT

Best Entertainment Integration for Mobile

- * SapientNitro for ESPN X Games
- Showtime Networks
- · Vibes for Sauza

Best Mobile Games

- Doubledown Casino
- * EA for All Play for Real Racing 3
 - Fox Digital Entertainment for AVP: Evolution
 - · Audax Health for Realm Blazer
 - Aperto Group / Aperto Move GmbH: Volkswagen Rally The World. The Game.

Best Mobile Music

- · Sony Music Entertainment for Pinball Rocks HD
- * GRAMMY Live

Best Entertainment Related Marketing Campaign

- Aperto Group / Aperto Move GmbH for Volkswagen Rally The World. The Game.
- * Dreamworks Animation SKG for Turbo Racing League Mobile App
- Chuck E. Cheese's "Chuck E.'s Say Cheese!" Augmented Reality App

Best Original Content for Mobile

- * HP Autonomy for Aurasma
- Vivino
- AT&T Mobility for @SummerBreak
- NBC News Mobile

Best Content Extension Made for Mobile

- Bravo for Bravo's Play Live Experience
- * CBS Interactive
- · SapientNitro for ESPN X Games
- . E! Live From the Red Carpet

Best Mobile Application for Entertainment

- TV Guide Mobile App for iOS
- * Aha by HARMAN
- E! Online

Best Mobile Entertainment for a Sports Category

- Sporting Innovations for Sporting Club Uphoria 'Playback' feature powered by EVS C-Cast
- TURKCELL for Smart Ticket
- ooVoo
- CBS Interactive
- * SapientNitro for ESPN X Games

MOBILE TECHNOLOGY

Best User Experience for Mobile

- Deloitte Digital o.b.o. Kaiser Permanente
- ooVoo
- Kotak Mahindra Bank
- · Orbitz for Orbitz Flights, Hotels, Cars app for iPhone
- * USA TODAY for USA TODAY Android App

Best Mobile Utility Application for on a Smartphone or Tablet

- · Hodges Digital Strategies for MovePro by Hilldrup Moving & Storage
- · Qualcomm Snapdragon BatteryGuru
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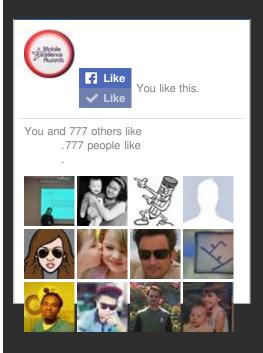


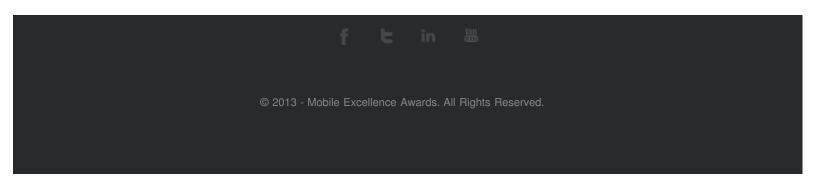
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December 18, 2013

Mobiliti from Fiserv Named Top Customizable Solution in Javelin Strategy & Research Annual Mobile Banking Vendor Scorecard

BROOKFIELD, Wis.--(BUSINESS WIRE)-- Fisery, Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, today announced that Mobiliti™ from Fiserv received the highest score for a customizable solution in the Javelin Strategy & Research 2013-2014 Mobile Banking Vendor Scorecard. The report offers a detailed, competitive analysis and ranking of 11 mobile banking providers based on an evaluation of security, mobile platform support, product features and emerging capabilities. This marks the third year that Fiserv has been a top ranked mobile banking solution provider in the report.

Fiserv was rated highly across all four areas of evaluation for customizable solutions, particularly the features category. The features category analyzed money monitoring and advanced money movement capabilities available through the solution, as well as user ratings, reviews, partnerships and clients. The integration of the Popmoney®person-to-person payment service into Mobiliti in 2013 was highlighted as a notable addition to the Fiserv solution set. The report authors also noted that Mobiliti offers the ability to review bill information from a mobile device, as well as the ability to add a new payee by taking a picture of a bill with a smartphone camera.

"In the past year, Fiserv has expanded its already comprehensive mobile banking offering by completing the integration of the Popmoney person-to-person solution into the Mobiliti platform," said Mary Monahan, executive vice president and research director, Mobile, Javelin Strategy & Research. "Mobiliti goes beyond the basics with capabilities such as alerts and notifications as well as tools designed to measure, monitor and improve customer acceptance and usage of mobile banking."

The Javelin report noted that adoption of mobile banking continues to grow rapidly, as does its importance to consumers, which underscores the value of selecting a leading mobile banking provider. In a positive sign, only 31 percent of non-mobile bankers said they were skeptical of mobile banking's value, down from 40 percent in 2012. The percentage of non-mobile bankers citing security concerns as a reason to not use the service also declined.

"Consumers are increasingly turning to the mobile channel to monitor their finances and complete transactions," said Jim Tobin, senior vice president and general manager, Mobile Solutions, Digital Channels, Fiserv. "Innovation and investment will be essential to achieve mobile channel success, especially as financial institutions transition into offering more types of mobile payments. We are committed to working with our clients to deliver the functionality that ensures they remain ahead of the curve."

Mobiliti from Fiserv currently powers mobile financial services for millions of consumers at more than 1,400 banks and credit unions on five continents across the globe. Mobiliti supports all three major mobile access modes, SMS (text messaging), mobile browser and downloadable applications for Android™, iPhone® and Blackberry®, and seamlessly integrates banking and payments capabilities. Recent innovations include the introduction of Mobiliti™: Tablet, a functional, quick to market tablet banking capability that more than 200 banks and credit unions already committed to deploying. Financial institutions interested in learning more about Mobiliti can visit www.fiserv.com/mobiliti.

About Fisery

Fiserv, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry, driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more information, visit www.fiserv.com.

FISV-G

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Javelin Announces 2013 Mobile Banking Vendor Award Winners

Dec 17, 2013

Javelin Announces 2013 Mobile Banking Vendor Award Winners

FIS tops mobile banking vendors as 'Best in Class', followed by Monitise and Fiserv earning top awards

San Francisco, CA, December 17, 2013: The results of Javelin Strategy & Research's annual Mobile Banking Vendor Scorecard show that FIS, Monitise and Fiserv are outperforming all competitors with mobile banking solutions. Javelin's fourth annual Mobile Banking Vendor Scorecard evaluates vendors' solutions—standard out-of-the-box and customizable—to assess critical categories of features and functionality that will drive mobile banking adoption among consumers.

At long last, 100% of the top 25 retail financial institutions offer downloadable mobile banking applications, up from 84% in 2010. With mobile banking usage on the rise, vendors have a strong case to present to financial institutions still skeptical on the value of investing in the channel. As adoption rises, financial institutions with strong mobile banking capabilities will find themselves increasingly appealing to the growing base of smartohone owners.

Financial institutions need to adopt a strategic plan for mobile banking," according to Mary Monahan, Research Director of Mobile at Javelin Strategy & Research. "Seven out of ten mobile banking consumers believe that digital banking — online or through mobile — is sufficient for their banking needs. The growth of mobile and the importance of the channel to consumers underscore the value of selecting a leading mobile banking vendor."

FIS Earns Best in Class Mobile Banking Overall. FIS earned Javelin's 2013 Best in Class Overall Mobile Banking Vendor Award by offering a broad range of features and functionality for both its standard and higherend, customizable products. FIS offers a robust money movement suite with mobile remote deposit, transfer and bill pay, as well as account opening, P2P transfers, and an integrated mobile wallet.

Top 3 in Mobile Banking:

- Monitise trailed FIS by just 0.4 percentage points. Monitise demonstrated the highest ratings in security, back-office, alerting platforms, and tiered authentication for high-risk transactions. While all vendors surveyed offered multifactor authentication, just 55% — including Monitise — offer device fingerprinting.
- Fiserv received top ratings for its platform. Fiserv expanded its already comprehensive mobile
 banking offering by completing the integration of the Popmoney real-time person-to-person solution
 into its Mobiliti platform.

Javelin's 2013-2014 Mobile Banking Vendor Scorecard: Vendors Segment Offerings into Standard and Custom Solutions provides a highly detailed, competitive analysis and ranking of 11 leading mobile banking providers. The study evaluates vendors' solutions — standard and customized — in four main categories: security, platform, features, and emerging capabilities. The results of this study can be used as a strategic guideline for financial institutions developing their mobile strategy or selecting a vendor, or for vendors to provide evidence to build a mobile banking justification for customers.

The report profiles the following 11 mobile banking vendors: ACI Worldwide, D3 Banking, Digital Insight, FIS, Fiserv, Jack Henry, Kony, Malauzai Software, Monitise, Q2ebanking, and Yodlee.

View Complete List of Javelin Mobile Banking Vendor Award Winners for 2013

Learn More: 2013-2014 Mobile Banking Vendor Scorecard: Vendors Segment Offerings into Standard and Custom Solutions

About Javelin Strategy & Research

Javelin Strategy & Research, a division of Greenwich Associates provides strategic insights into customer transactions, increasing sustainable profits for financial institutions, government, payments companies,

merchants and other technology providers. Javelin's independent insights result from a uniquely rigorous three-dimensional research process that assesses customers, providers, and the transactions ecosystem.

Media Contact Nancy Ozawa Marketing Communications (925) 219-0116 marketing@javelinstrategy.com www.javelinstrategy.com/research

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EXHIBIT O

TO

STIPULATION FOR CERTAIN FACTS TO BE ENTERED INTO THE RECORD AND FOR CERTAIN DOCUMENTS AND TESTIMONY BE ADMITTED INTO EVIDENCE

Opposition No. 91214266

Fiserv, Inc. v. Electronic Transaction Systems Corporation

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Home > Press Room > ABA Endorses Popmoney and SpotPay from Fiserv For Immediate Release November 18, 2013 ABA Media Contact: Sarah Grano (202) 663-5470

Email: sgrano@aba.com

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ABA Endorses Popmoney and SpotPay from Fiserv

WASHINGTON – The American Bankers Association, through its Corporation for American Banking subsidiary, today endorsed the Popmoney® person-to-person payments and SpotPay™ mobile payments solutions from Fiserv.

"Person-to-person and mobile payments are growing in popularity, and ABA members are increasingly looking to offer these capabilities to their retail and small business customers," said John Wolff, executive vice president, ABA. "ABA's endorsement of these innovative mobile payments solutions from Fiserv demonstrates our commitment to meeting the competitive needs of our members, and these solutions will deliver reliable and high-quality results."

The Popmoney person-to-person payment service from Fiserv allows consumers to conveniently send, request and receive money while offering financial institutions the opportunity to generate transaction-based revenue. It is currently offered at 2,000 financial institutions, or anyone can sign-up at Popmoney.com. With Popmoney, consumers can send money to and request and receive money from friends, family and others they know or owe using their existing bank account. Popmoney Instant Payments, a feature that enables funds to be credited to the recipient's account within seconds, is also available to eligible financial institutions.

SpotPay from Fiserv enables financial institutions to offer their small business account holders an anywhere, anytime mobile payments solution that facilitates acceptance of card and check payments from a smart phone equipped with the solution's durable and secure card reader. SpotPay provides financial institutions with a powerful offering to attract and retain small business customers, and Fiserv will continue to innovate to deliver more features and functionality that are important to this highly desired and profitable segment.

"We realize that when a bank is evaluating a new solution, they want to get input about it from sources that they trust," Rahul Gupta, group president, Digital Payment Group, Fiserv. "We believe this endorsement from the ABA will benefit potential clients as they evaluate the Popmoney and SpotPay solutions and determine if they are the right fit for their bank."

Elevate Your Payments Strategy with Popmoney® Webinar

Financial institutions interested in learning more about Popmoney can attend a complimentary webinar hosted by the Corporation for American Banking and Fiserv on Tuesday, November 19 from 3:00 p.m. to 4:00 p.m. ET. Participants can register for the "Elevate Your Payments Strategy with the Popmoney® Personal Payment Service" webinar at http://bit.ly/1hLuL7i.

About The American Bankers Association

The American Bankers Association represents banks of all sizes and charters and is the voice for the nation's \$14 trillion banking industry and its two million employees. Learn more at aba.com.

About Fisery

Fiserv, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry, driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more information, visit www.fiserv.com.

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Opposition No. 91214266

Fiserv, Inc. v. Electronic Transaction Systems Corporation

PMoney | Home Page 1 of 6





A wallet that works for you

Make shopping a breeze. Complete purchases and send funds to friends and family with your phone!

Get started today!

More than mobile payments

PMoney is mobile living. With personal and business payments, recurring and one time bill pay, mobile donations, gift cards, promotional and loyalty programs; pay for dinner, pay your bus fare, pay for parking. PMoney brings the mobile wallet to life.

Get started today!



PMoney | Home Page 2 of 6



Sending payments just became instant & easy

The PMoney digital wallet makes purchases simple and sending money to friends and family a breeze. You can rest assured that your payments are safe, secure and all in one place.

Learn more



PMoney | Home Page 3 of 6





Evolve your business to the next level

PMoney drastically reduces payment processing costs and checkout traffic. Cut your merchant fees by up to 70% and improve the customer experience with gift cards and loyalty programs. Start making and accepting payments from smart phones, tablets and PCs with no contracts, startup costs or monthly fees!

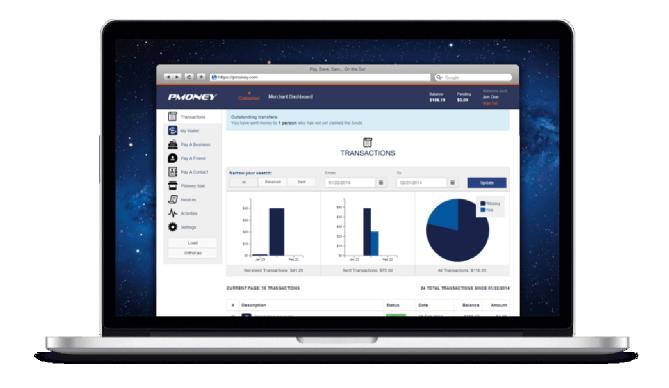
Learn more

PMoney | Home Page 4 of 6

Generate a new revenue source for your business

Sign up customers to use PMoney at your business and generate a recurring revenue stream. Use our host based platform for real-time reporting from anywhere at any time. A crisp, clean interface displays user-friendly analytics to track transactions, referrals, and purchasing habits.

View your dashboard



PMoney | Home Page 5 of 6

Designed with both the customer and business in mind

Whether you're looking for a more convenient way to shop or you're a business owner looking to save, PMoney has everything you need. Convenience, security, savings, and the tools you require to maximize the retail experience.

See how PMoney works

PMoney | Home Page 6 of 6

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Download our App!

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iTunes Preview

Overview

Features

iTunes Charts



iTunes is the world's easiest way to organize and add to your digital media collection.

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Category: Finance Updated: Mar 10, 2014 Version: 1.06

Size: 10.5 MB
Language: English
Seller: Electronic Transaction

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reserved.
Rated 4+

Compatibility: Requires iOS 6.0 or later. Compatible with iPhone, iPad, and iPod touch. This app is optimized for iPhone 5.

Customer Ratings

We have not received enough ratings to display an average for the current version of this application.

All Versions:

Description

PMoney[™] is an exciting and unique pay by phone solution that will allow you to pay, transfer and receive funds with your mobile phone OR mobile phone number with PIN combination. PMoney[™] does not require a phone upgrade and payments with friends and family are instant. PMoney[™] costs are substantially less than any other digital wallet transaction. Join the revolution and download PMoney[™] today!

How do I get started?

Download the PMoney™ app
Sign up for your PMoney™ account at www.pmoney.com
Enjoy the freedom and pay on the go!

Features

Person to Person (P2P) Payments Person to Business (P2B) Payments

Pay For Parking Load Funds Secure And more...

Consumer Advantages

Instant payments to friends and family Does not require a phone upgrade

Most secure Pay-by-Phone technology developed to date Does not require you to carry a wallet or a phone

No wallet to lose or to be stolen

No chip on the phone to be compromised

Losing your phone does not give anyone access to your account

Phone/PIN combination is only known to you

Ability to pay merchants

Setup and manage your recurring bills

Your entire account can be managed online through your PMoney™ portal

Merchant Advantages

Accept mobile payments from individual consumers

A flat discount rate with no per item charge

Reduce discount fees by 70%

Generate an additional revenue stream of income

No equipment upgrade required

**** 5 Ratings

Questions? Visit etsms.com or pmoney.com for additional information or call us at (800) 834-7790

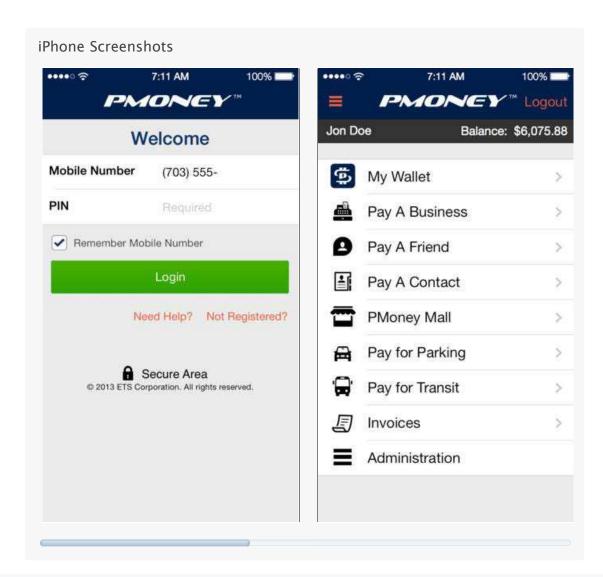
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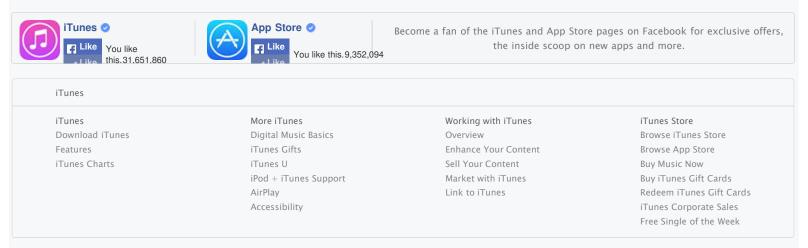


EMoney View In iTunes ▶

What's New in Version 1.06

Faster, more secure





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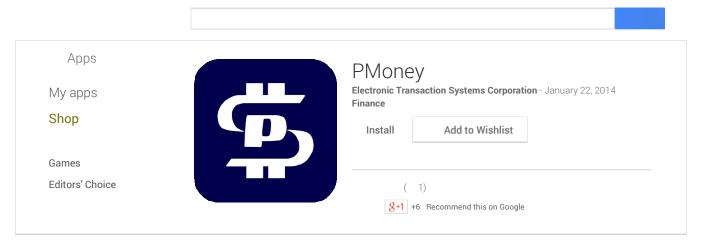
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Description

PMoney™ is an exciting and unique pay by phone solution that will allow you to pay, transfer and receive funds with your mobile phone OR mobile phone number with PIN combination. PMoney™ does not require a phone upgrade and payments with friends and family are instant. PMoney™ costs are substantially less than any other digital wallet transaction. Join the revolution and download PMoney™ today!

How do I get started?

Download the PMoney[™] app

Sign up for your PMoney™ account at www.pmoney.com

Enjoy the freedom and pay on the go!

Features

Person to Person (P2P) Payments

Person to Business (P2B) Payments

Load Funds

Secure

And more...

Consumer Advantages

Read more

Reviews

Write a Review

4.0

1 total

1 0

Additional information

Updated

January 22, 2014

Size 5.4M Installs 100 - 500

Current Version

Requires Android

Content Rating

.5 2

1.1.5

2.3.3 and up

Everyone

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M-Cash(tm) Wallet Security First Internatio



TIO MobilePay - Bill TIO Networks

\$172.36

\$4.95

FREE

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\$4.99



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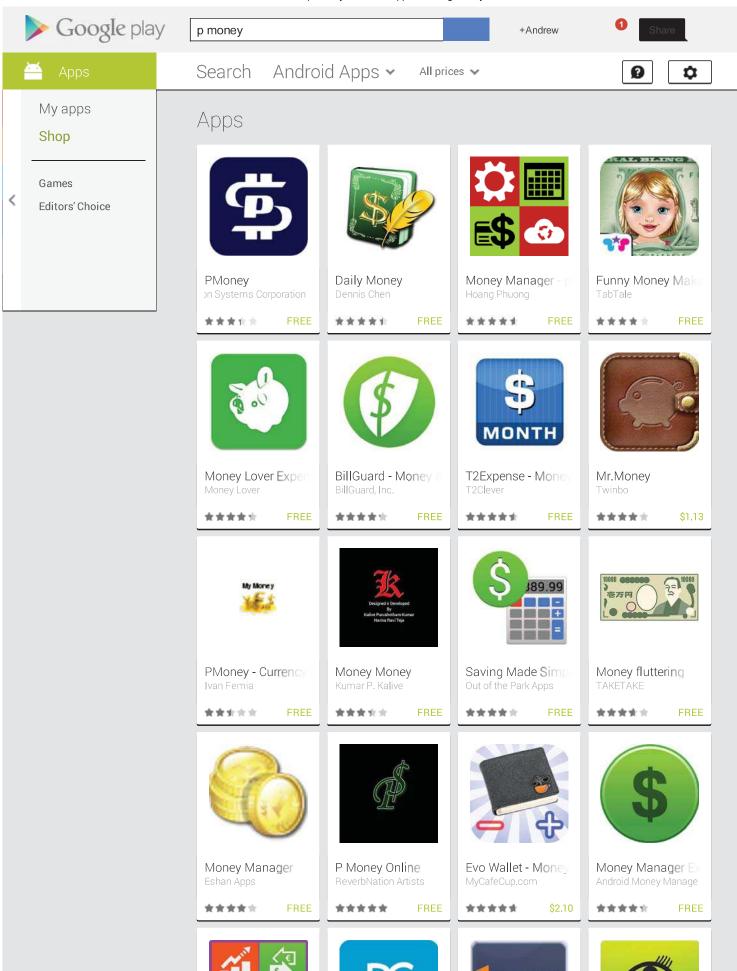
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Make money Online!

FREE



Friends Money Hint Solutions

★★★★ FREE



Instant Money Keep RainbowTail Studio

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Coin Reward LLC

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Money note Kinzo Naoyuki Kasai

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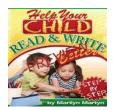
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★★★★ FREE



P&G Credit Union Fisery Solutions, Inc.

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PTU Spirit Box P-S
Paranormal Tech Unite

\$9.99



P&I GFOR 2014 Core-apps

★★★★ FREE



Clever Ways to Ma PocketApps.co

**** FREE



Opera Mini browse Opera Software ASA

★★★★☆ FREE



PayPal PayPal Mobile

★★★★ FREE



Iron Man 3 - The Off Gameloft

★★★★ FREE



Where's My Perry?
Disney

★★★★ \$1.99



Cymera - Camera & SK Communications

★★★★ FREE



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★★★★ FREE



Calorie Counter - Management -

★★★★ FREE



MoneyWise Handy North

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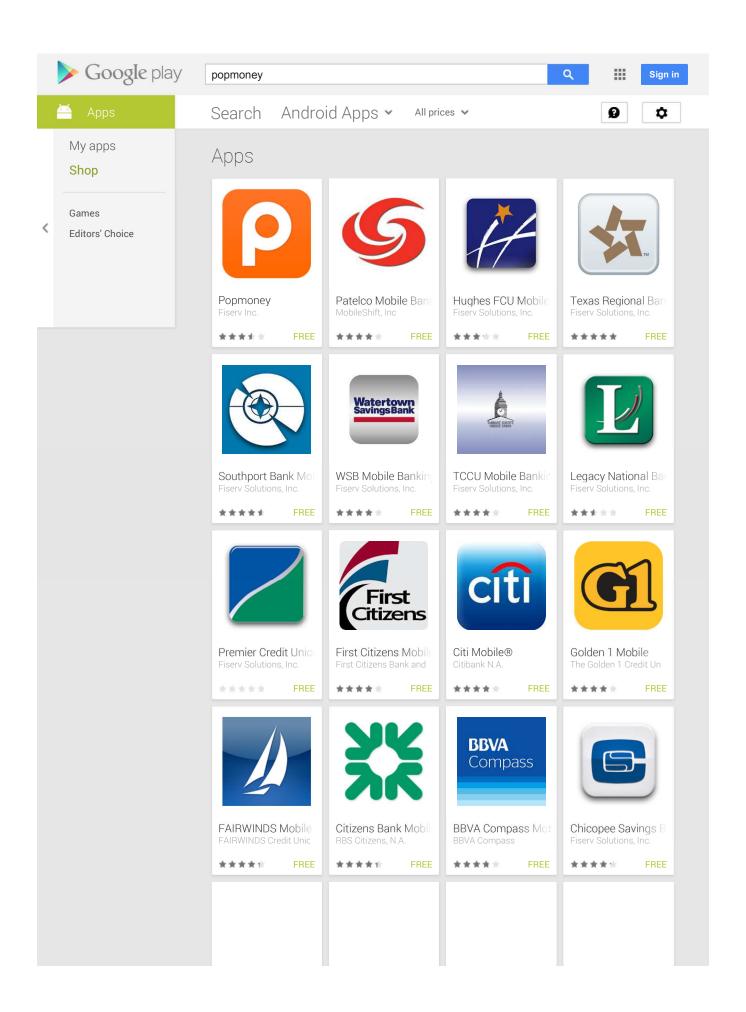
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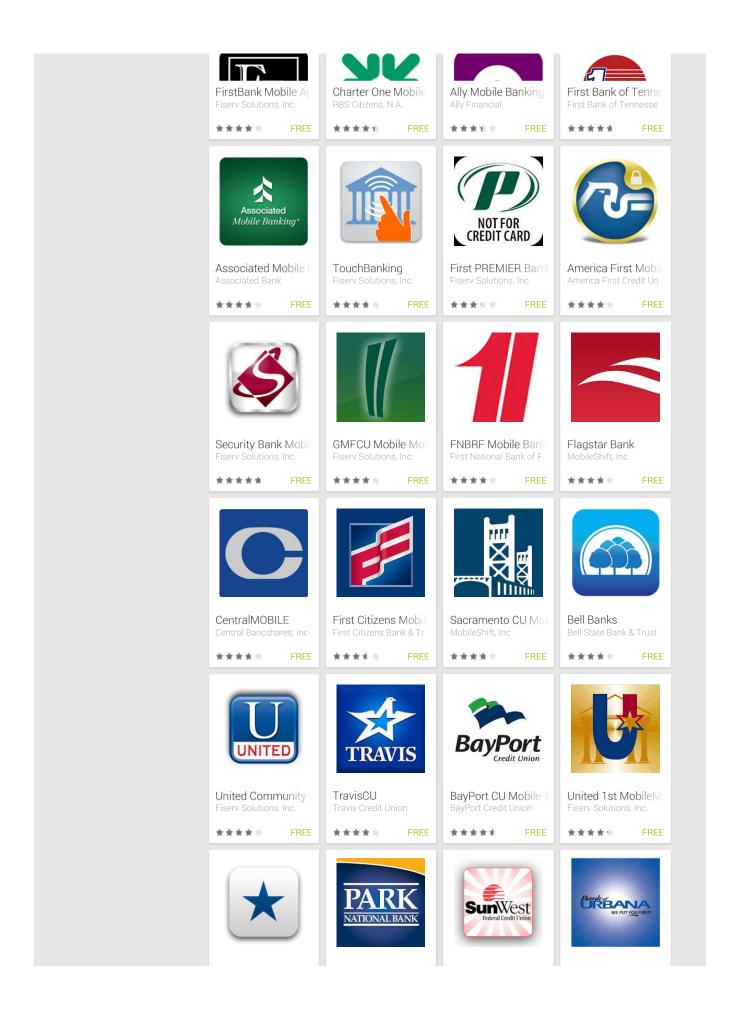
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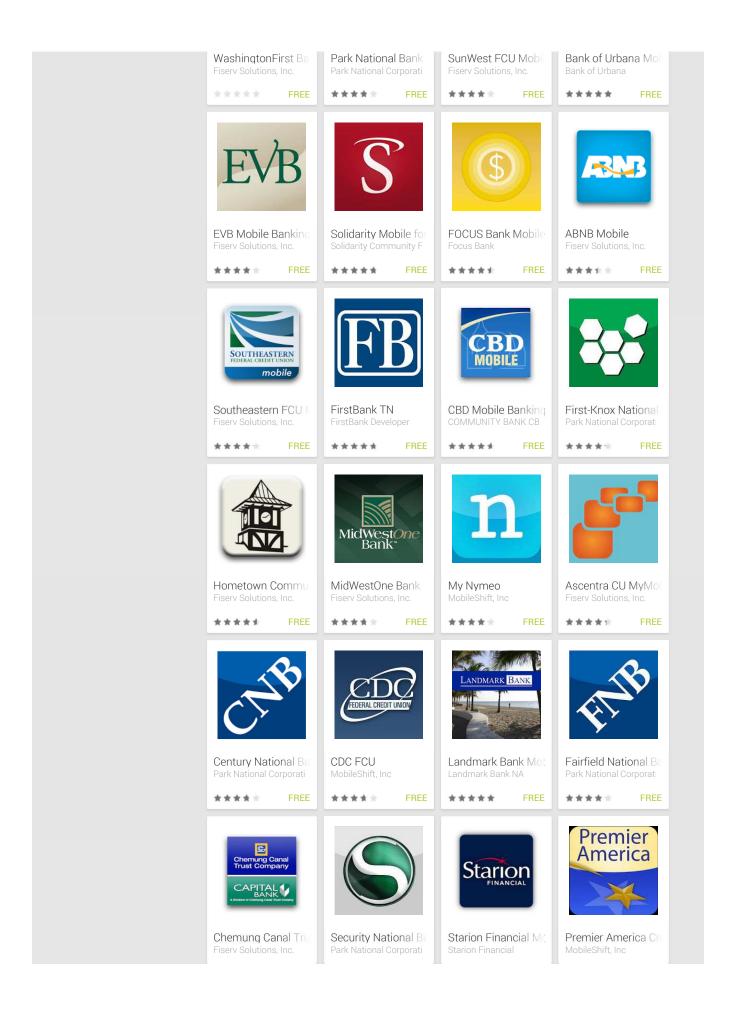
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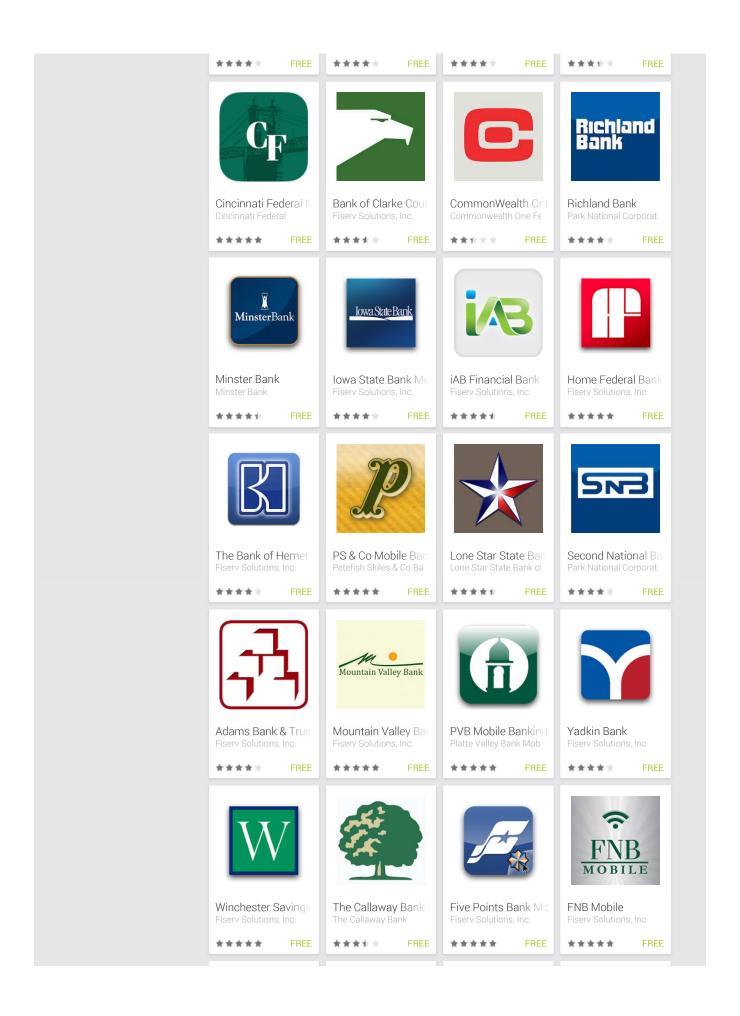
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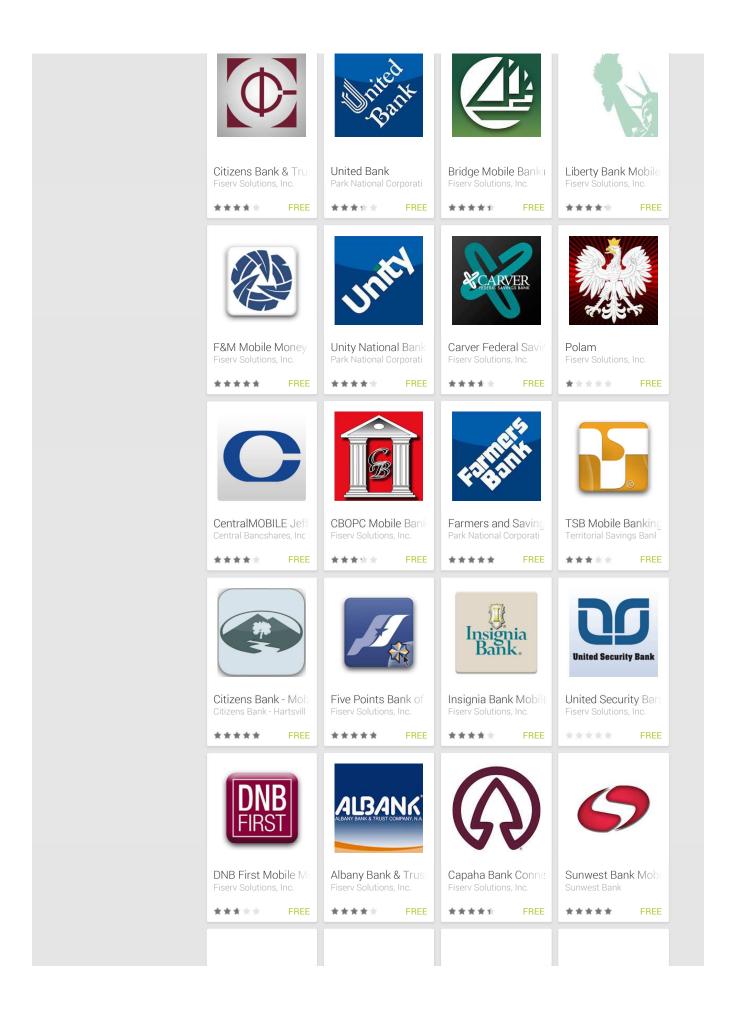
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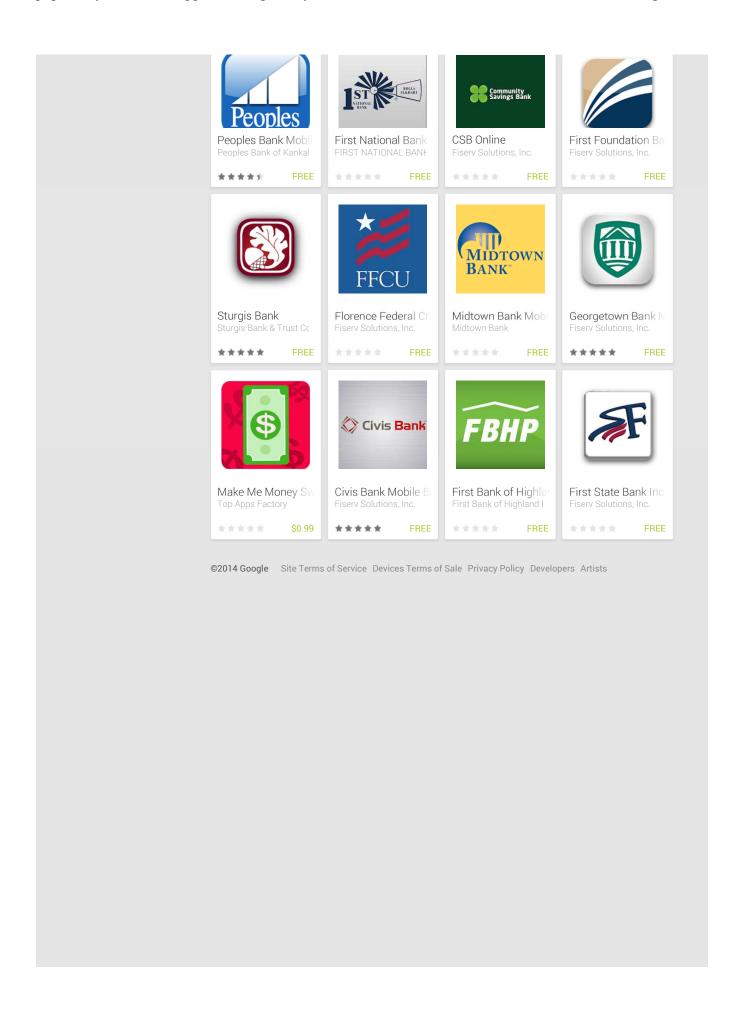


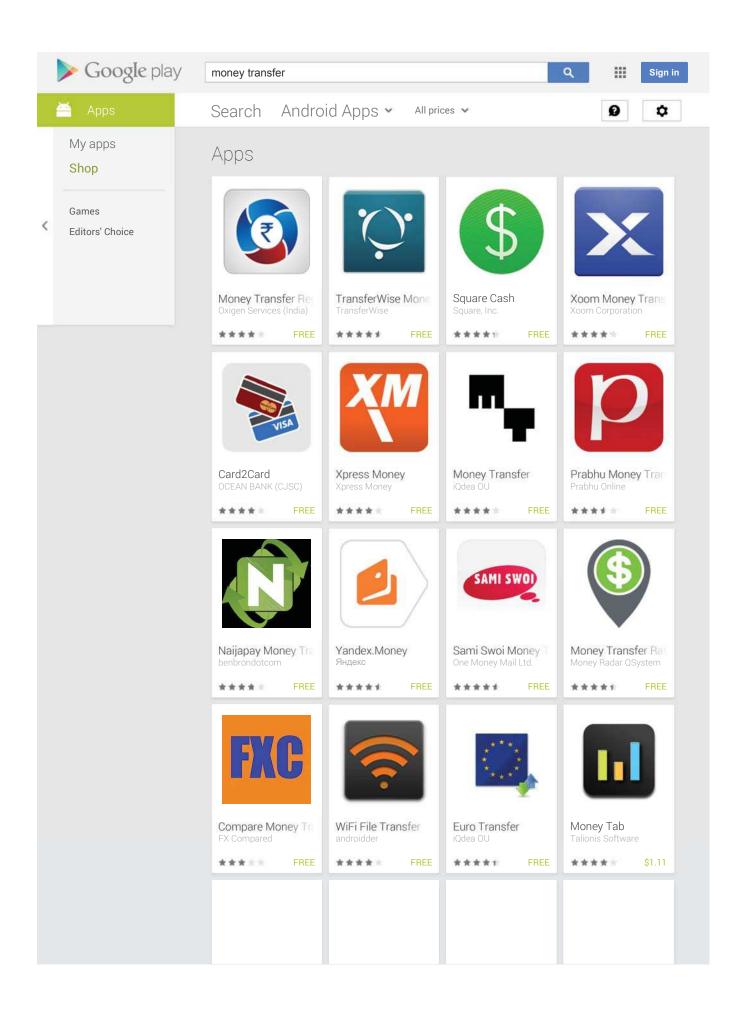
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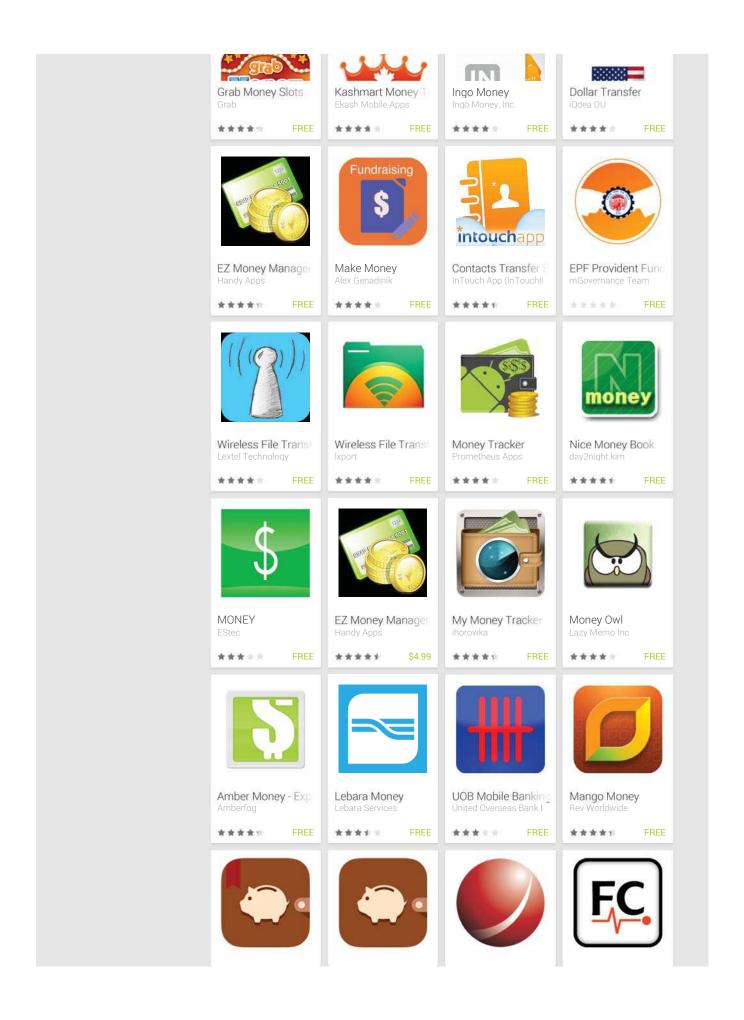
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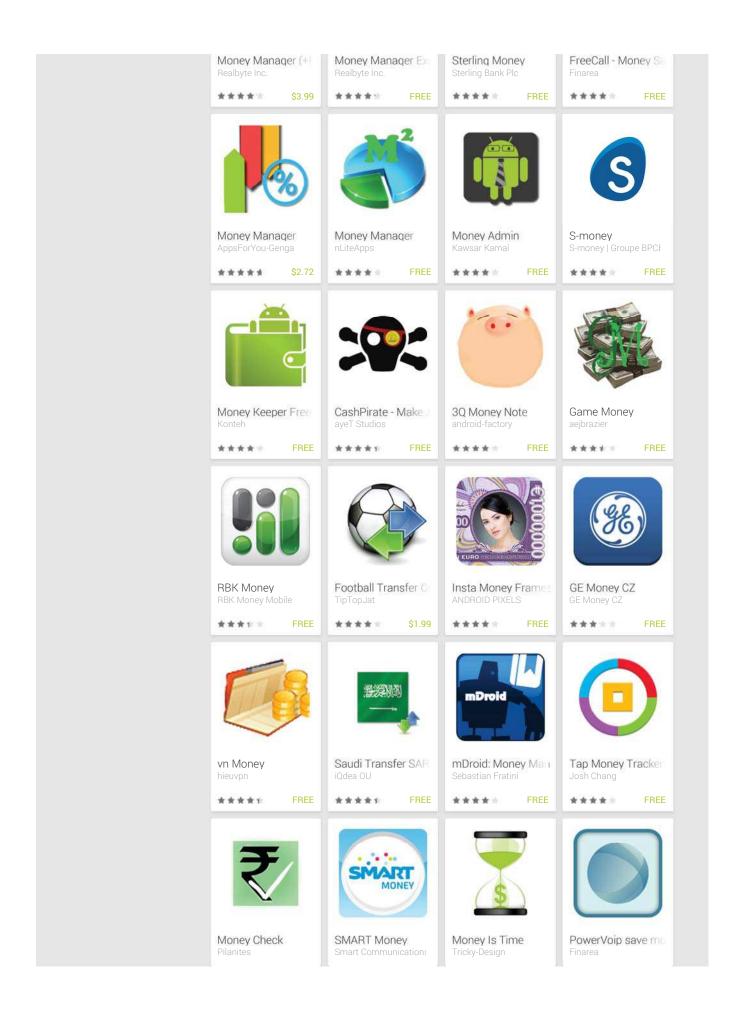
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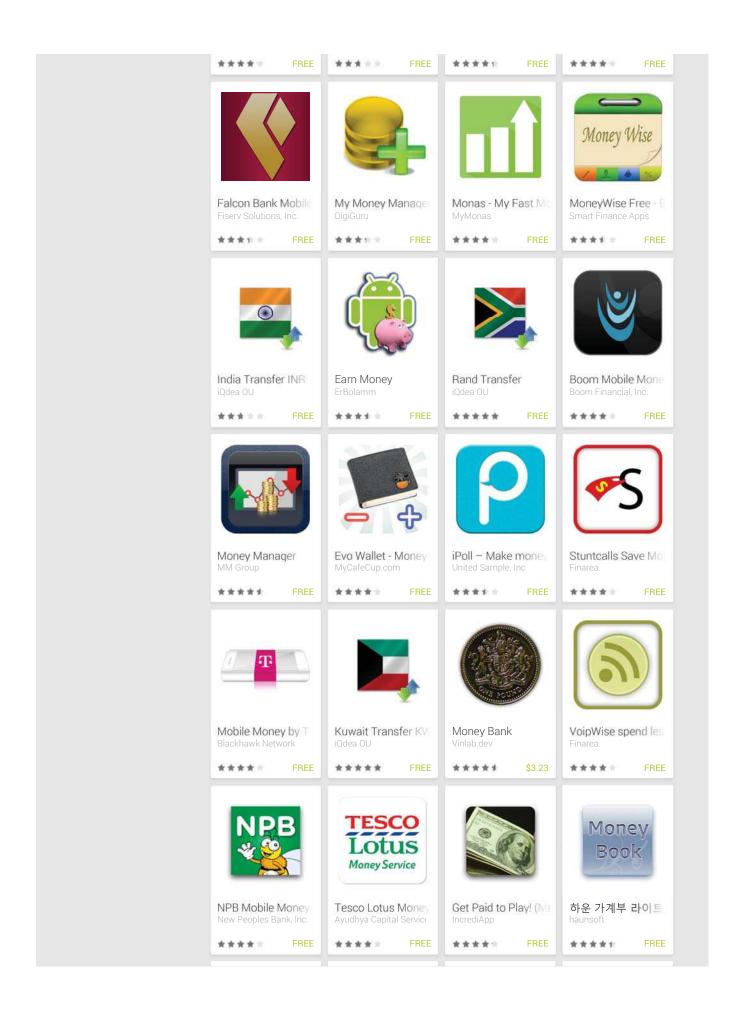
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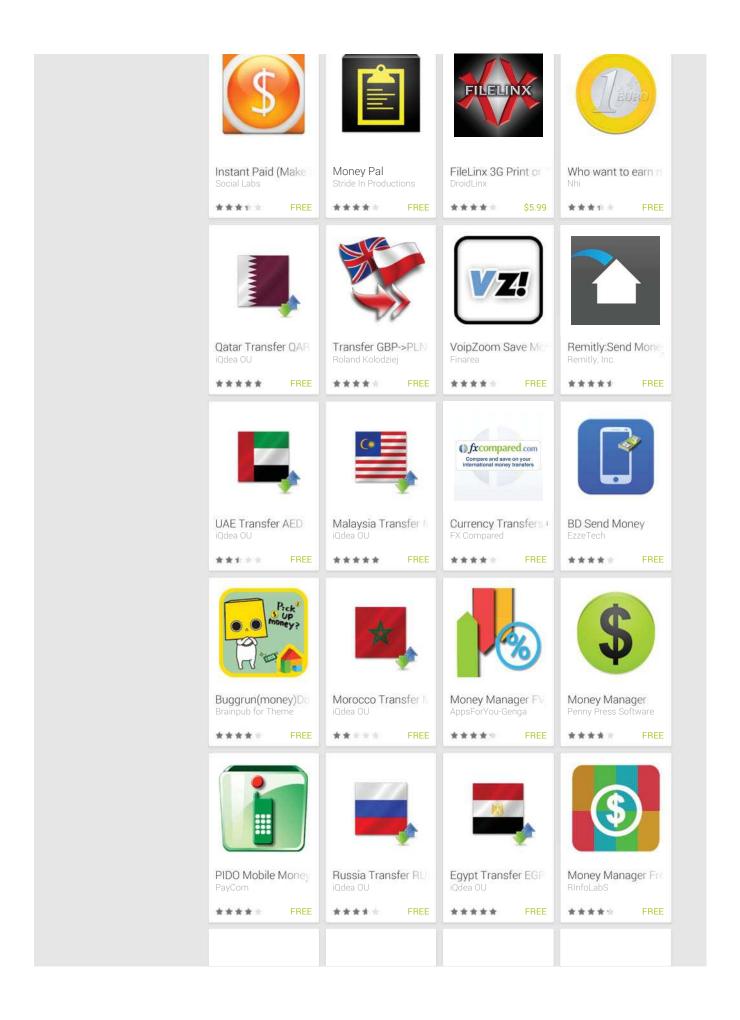
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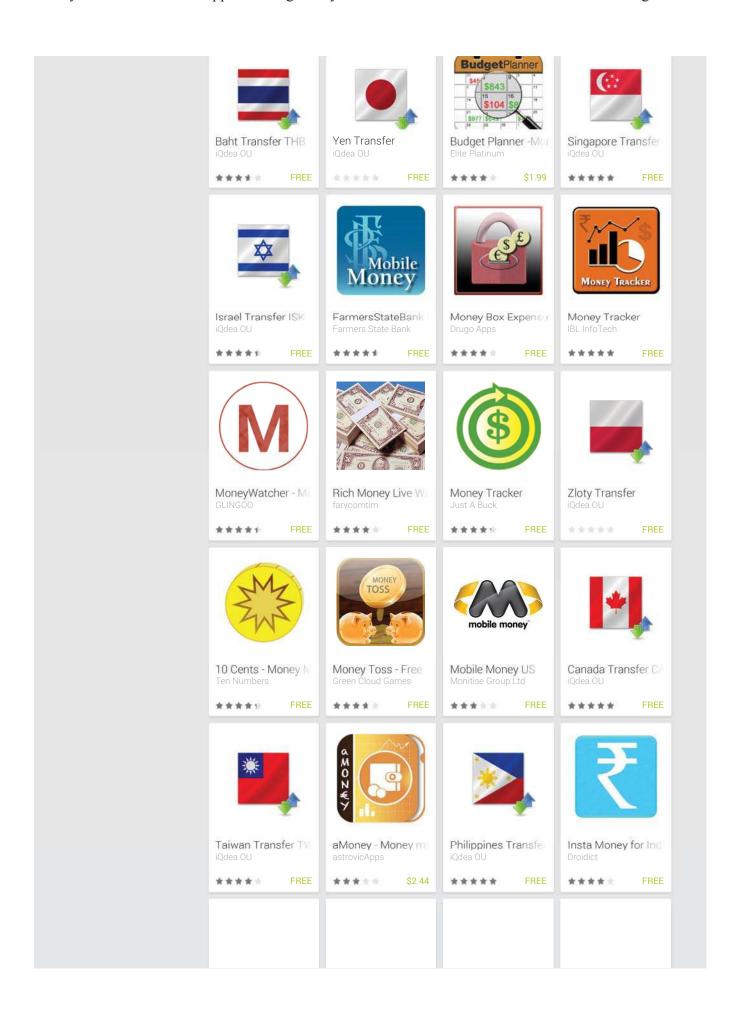


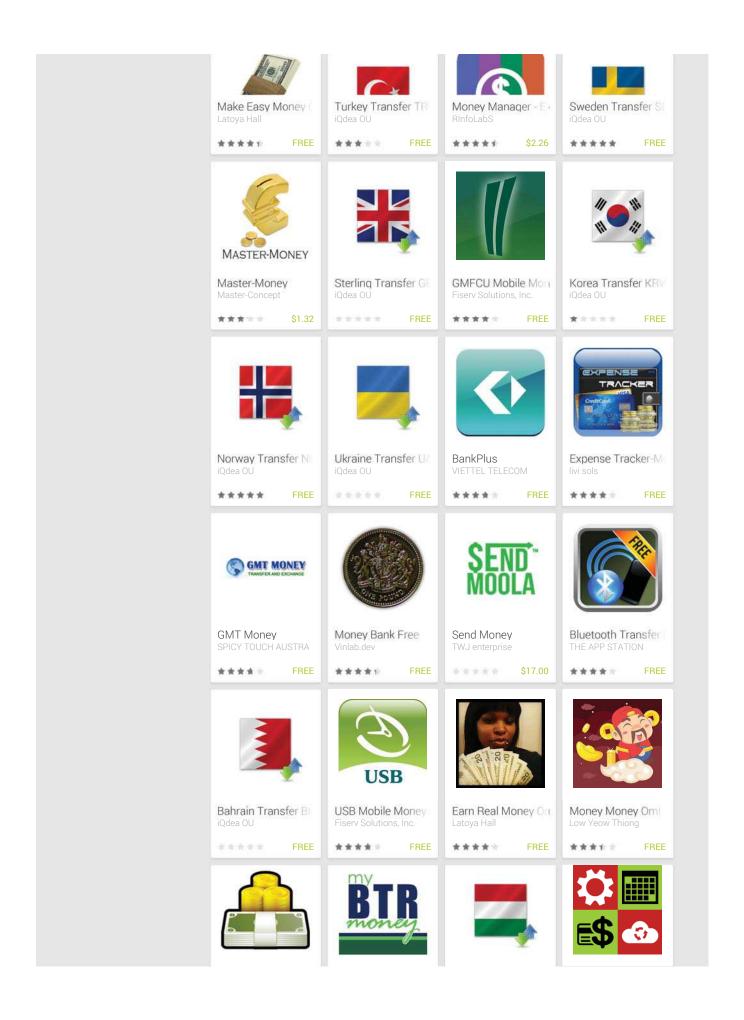


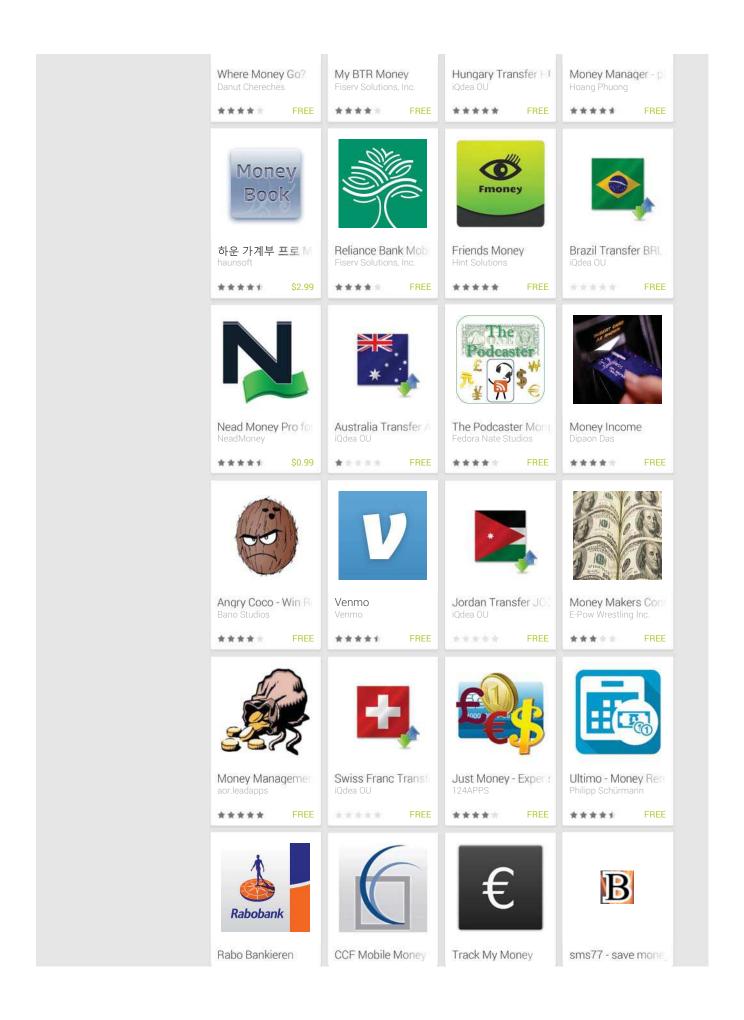


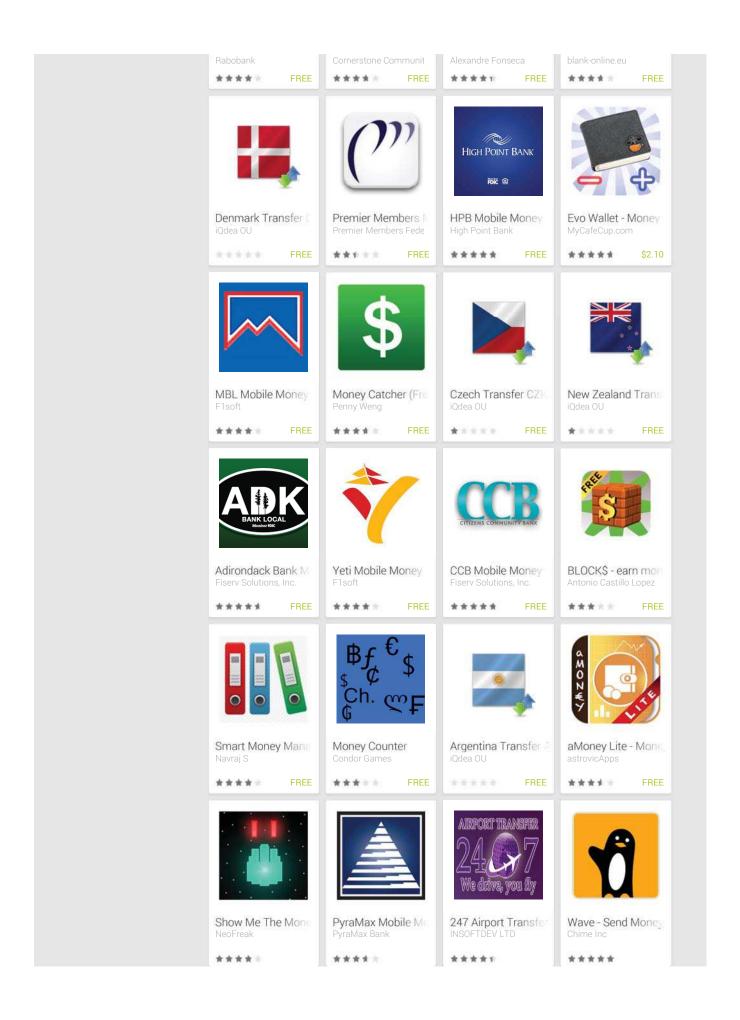


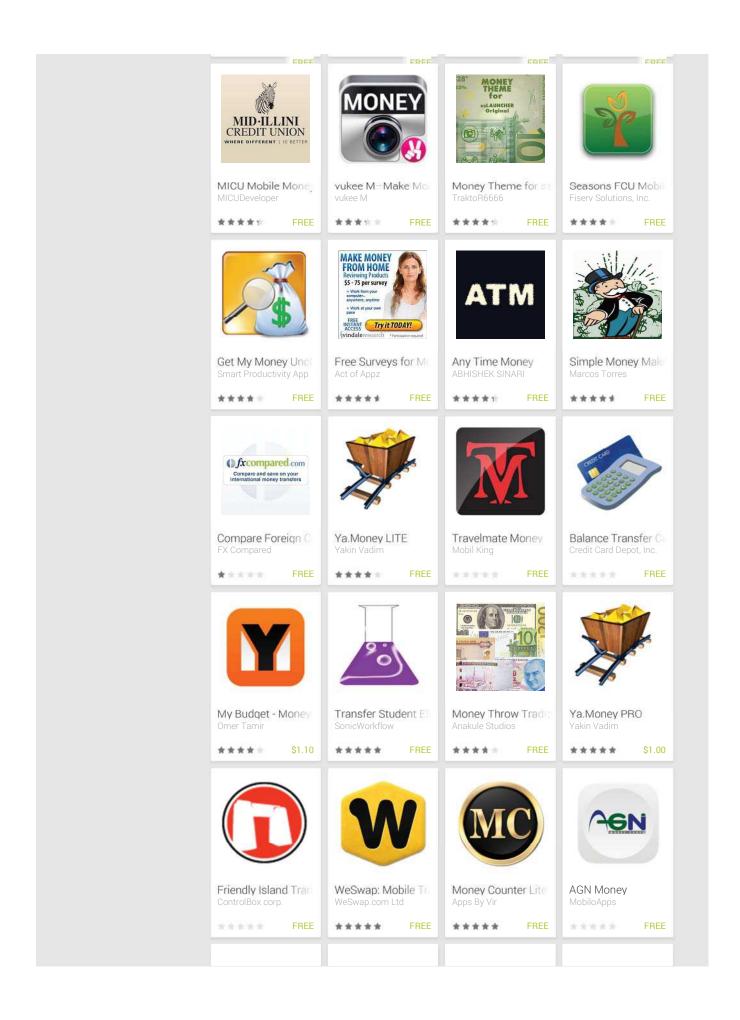


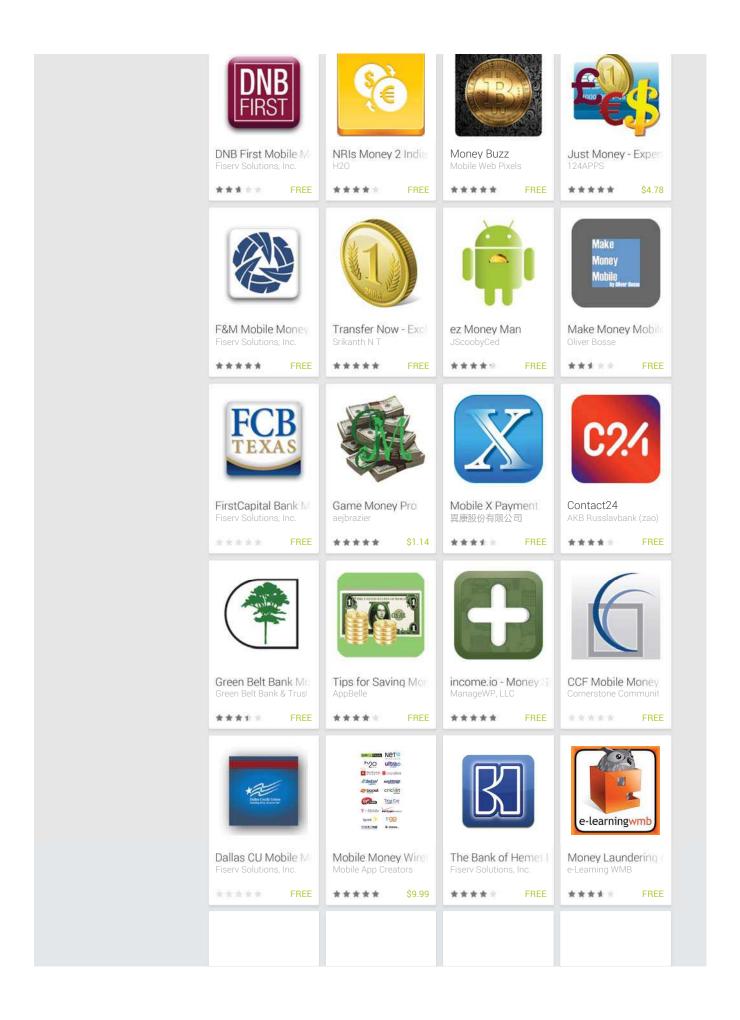












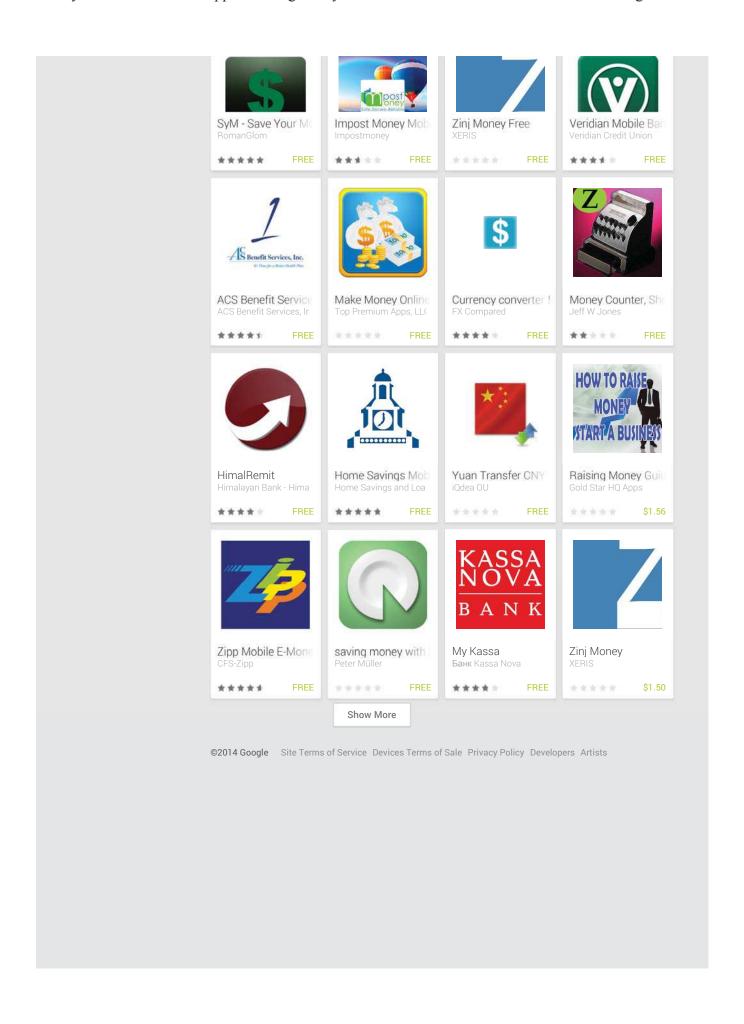


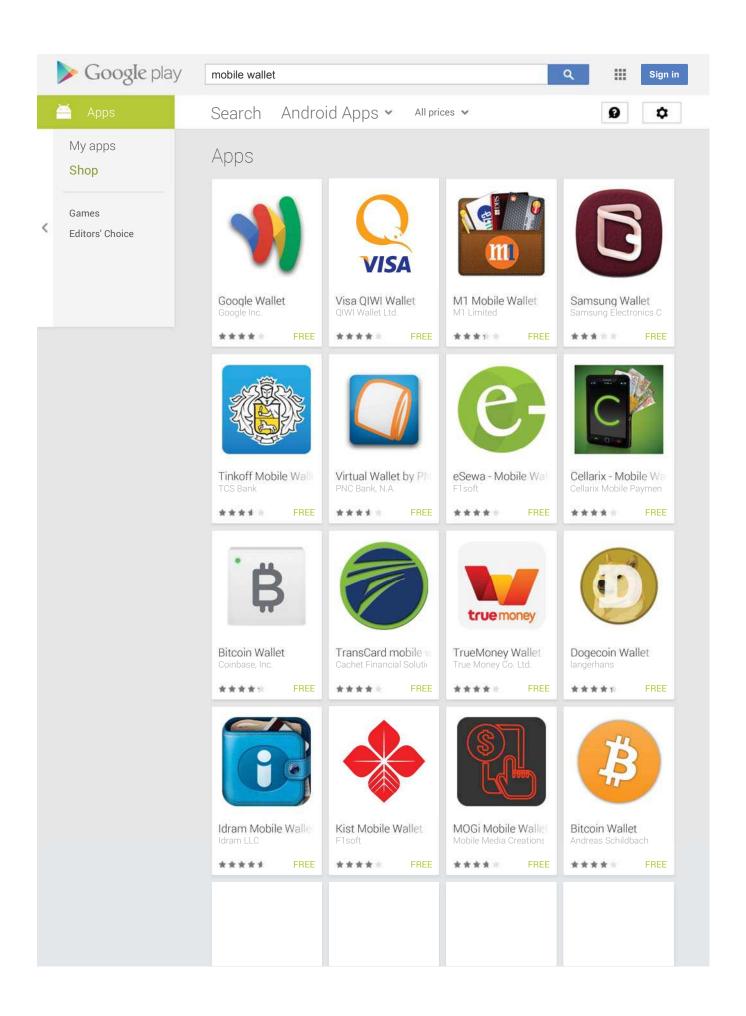
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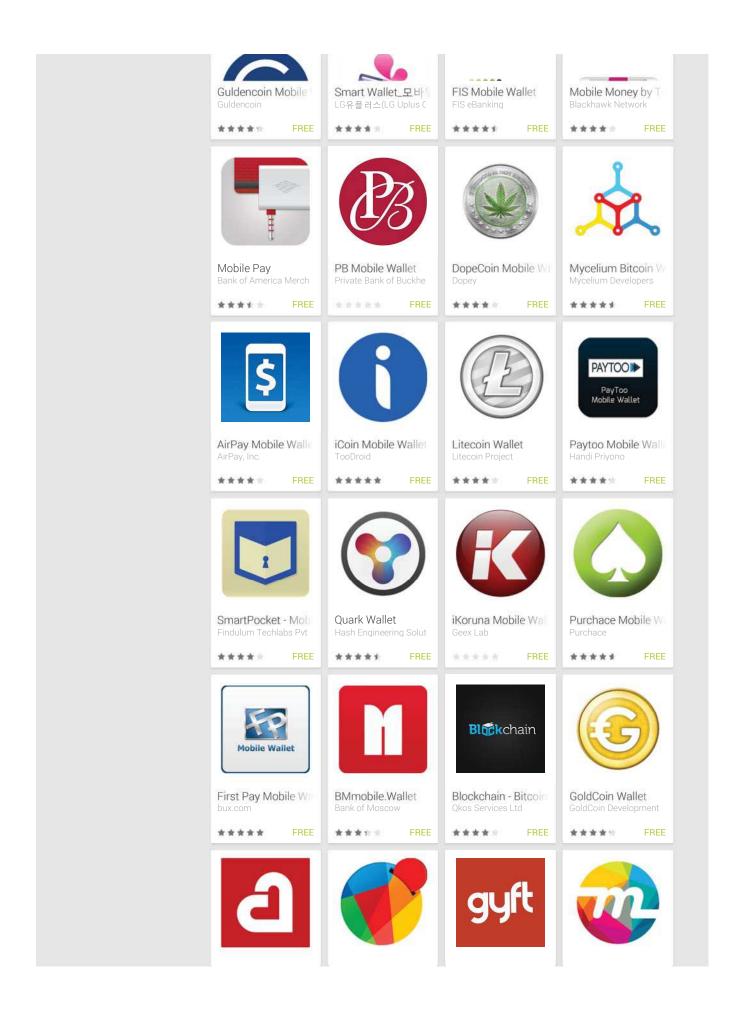
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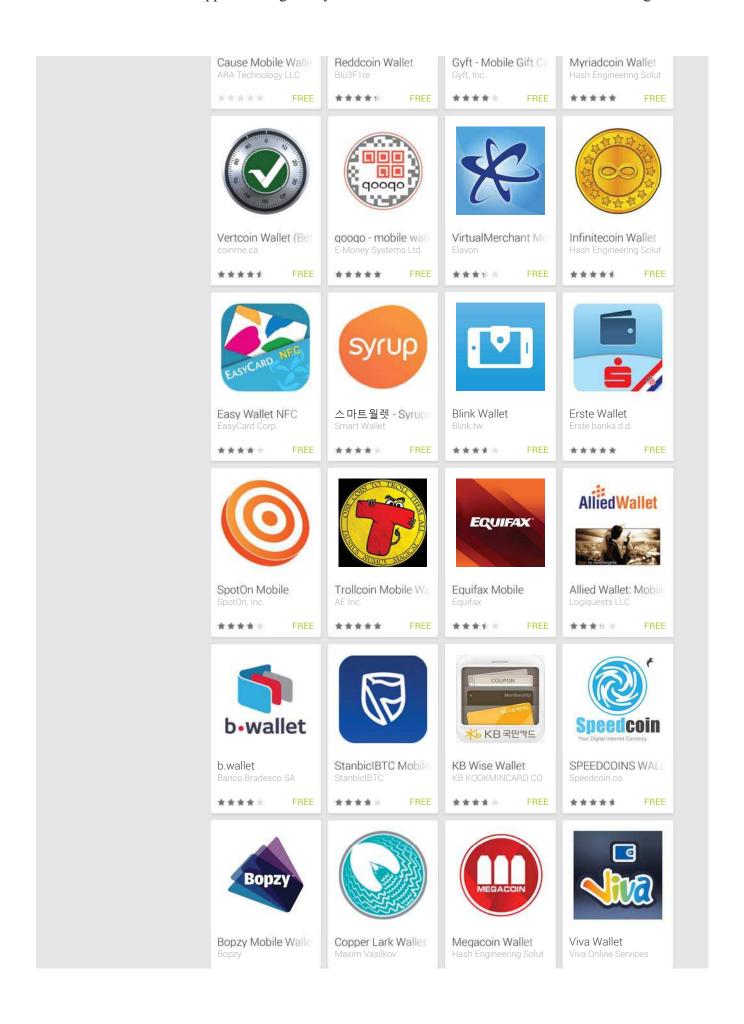
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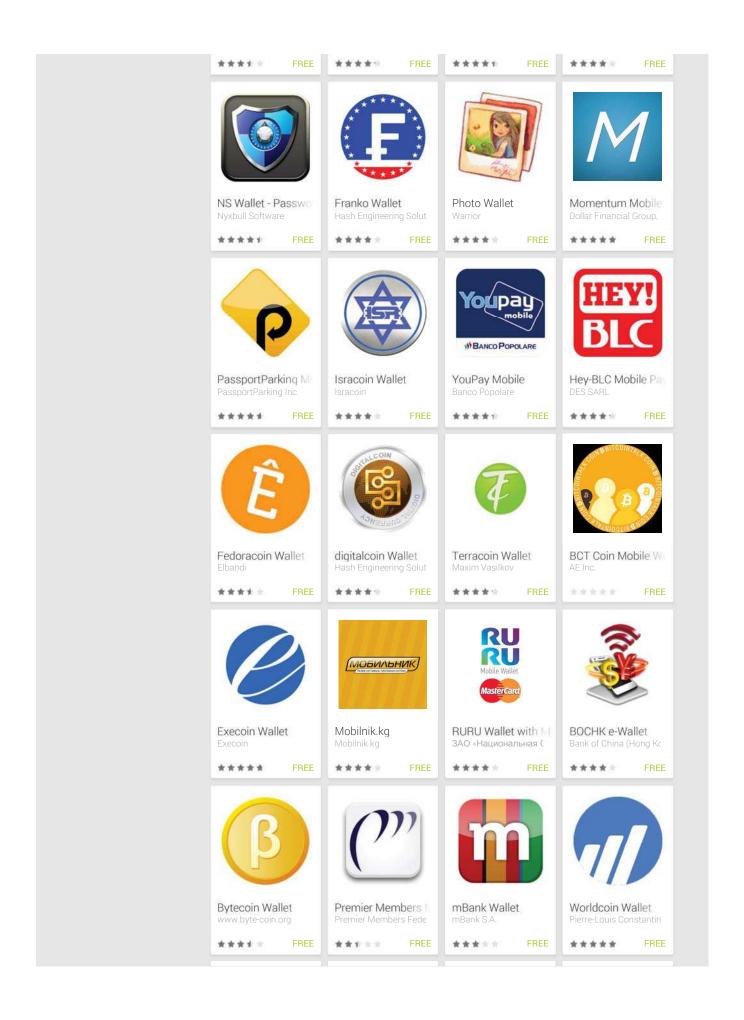
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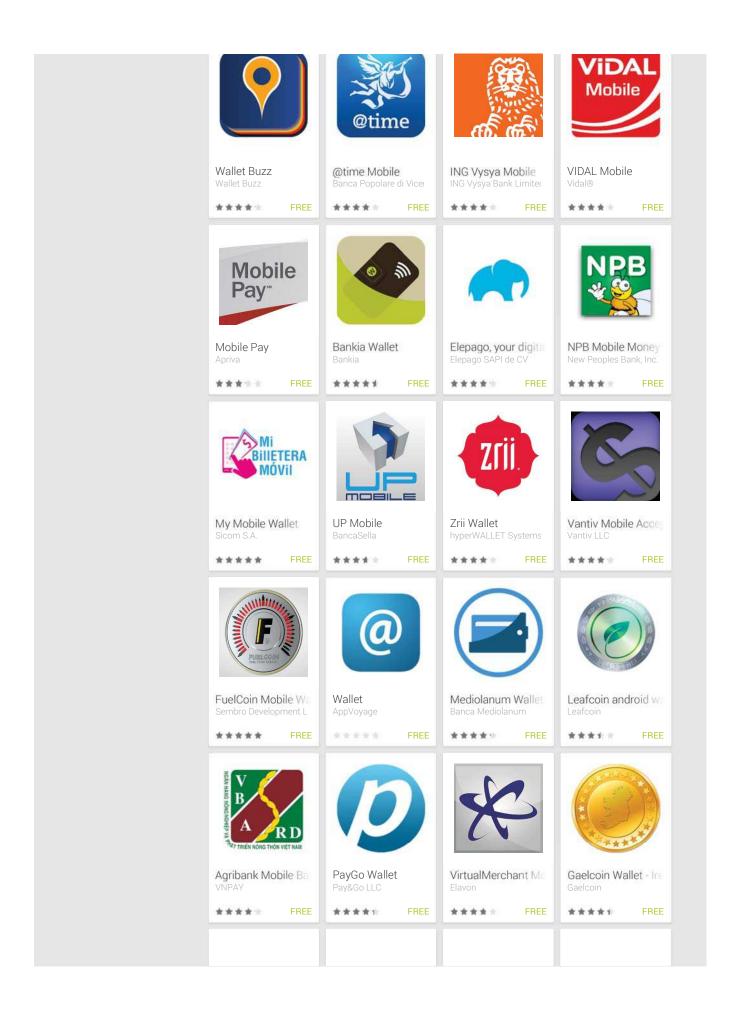
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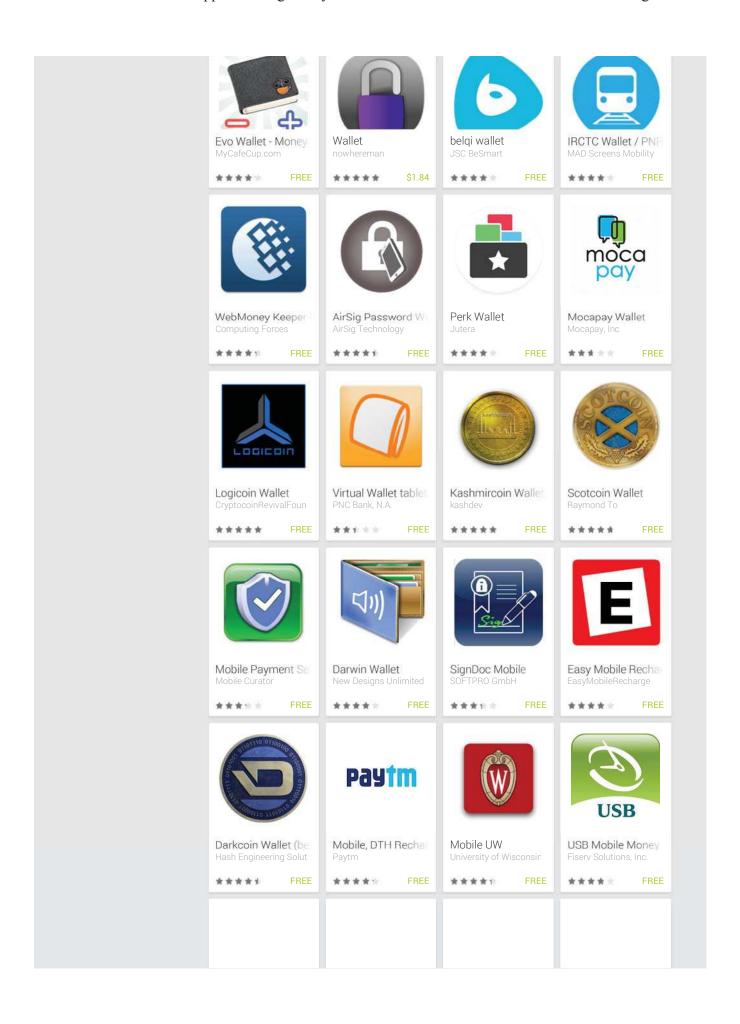


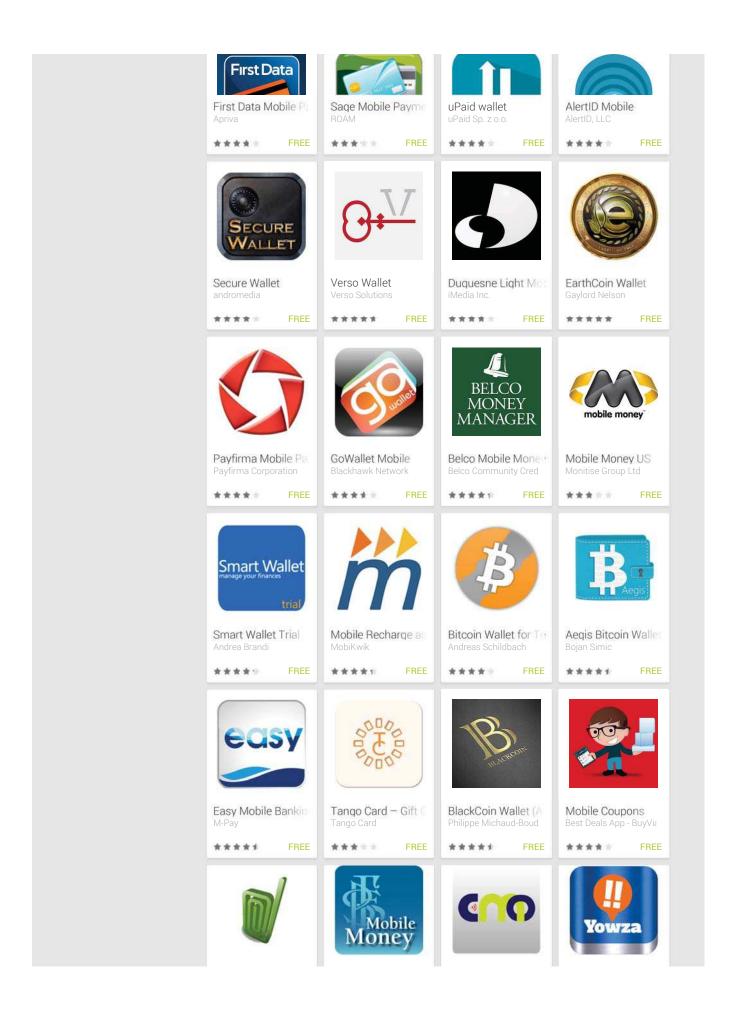


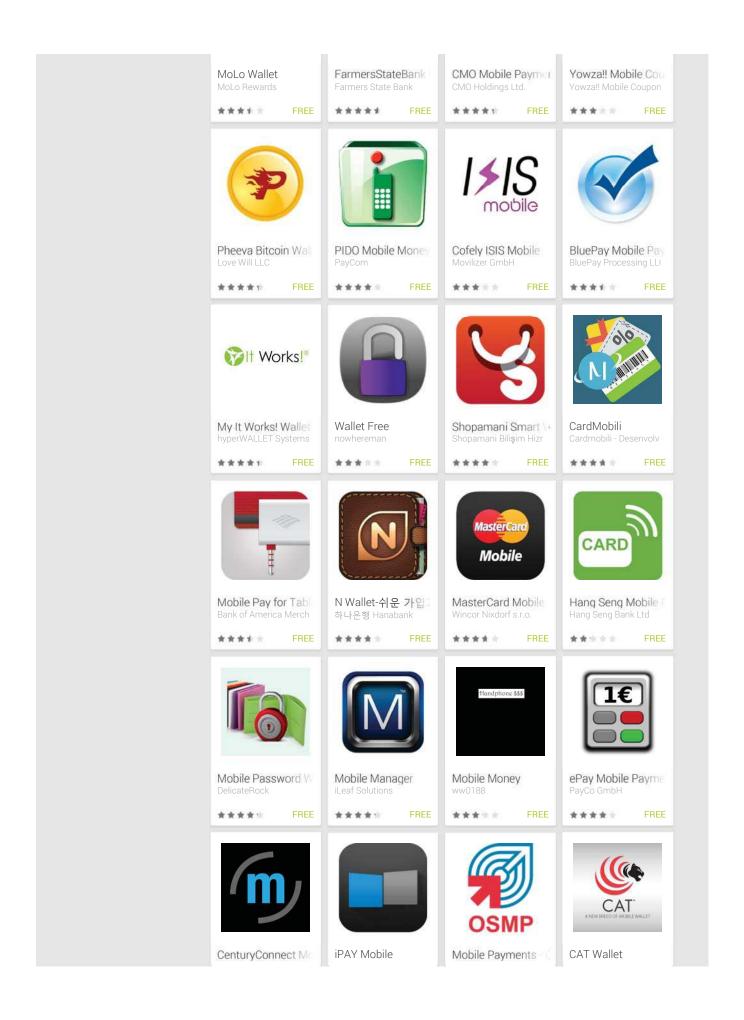


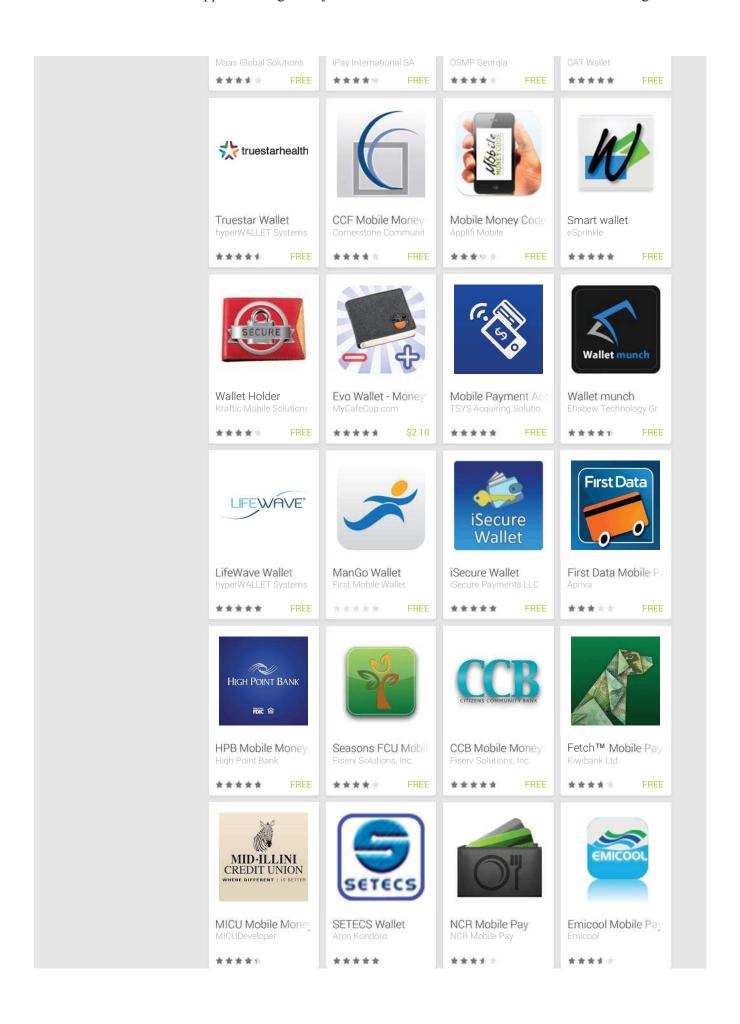


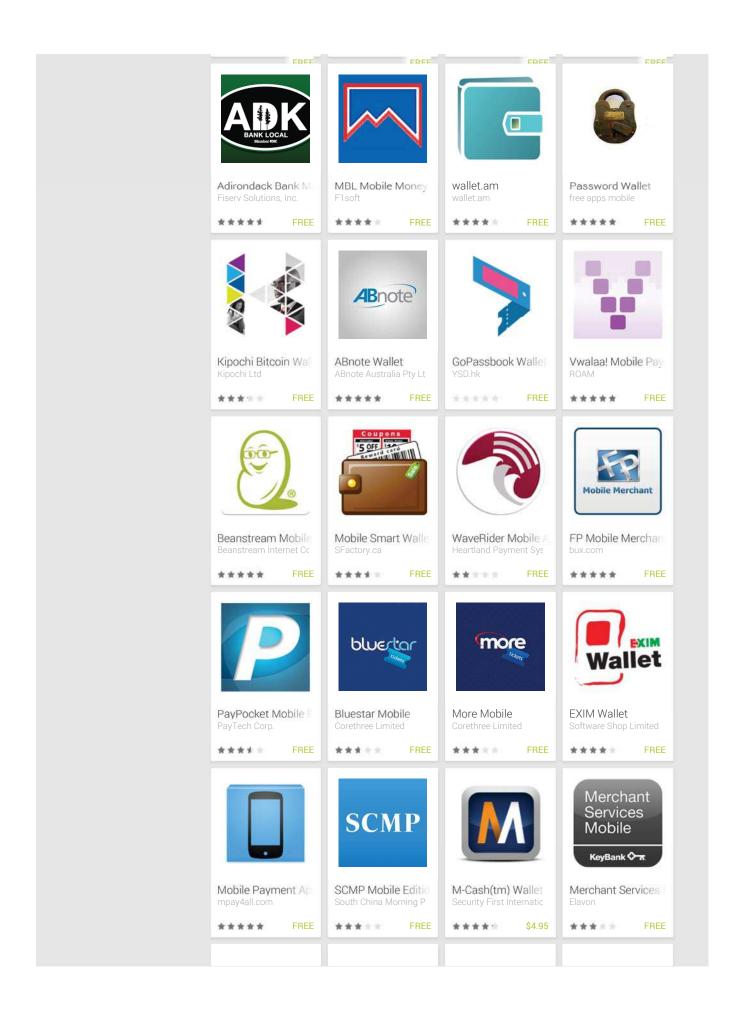


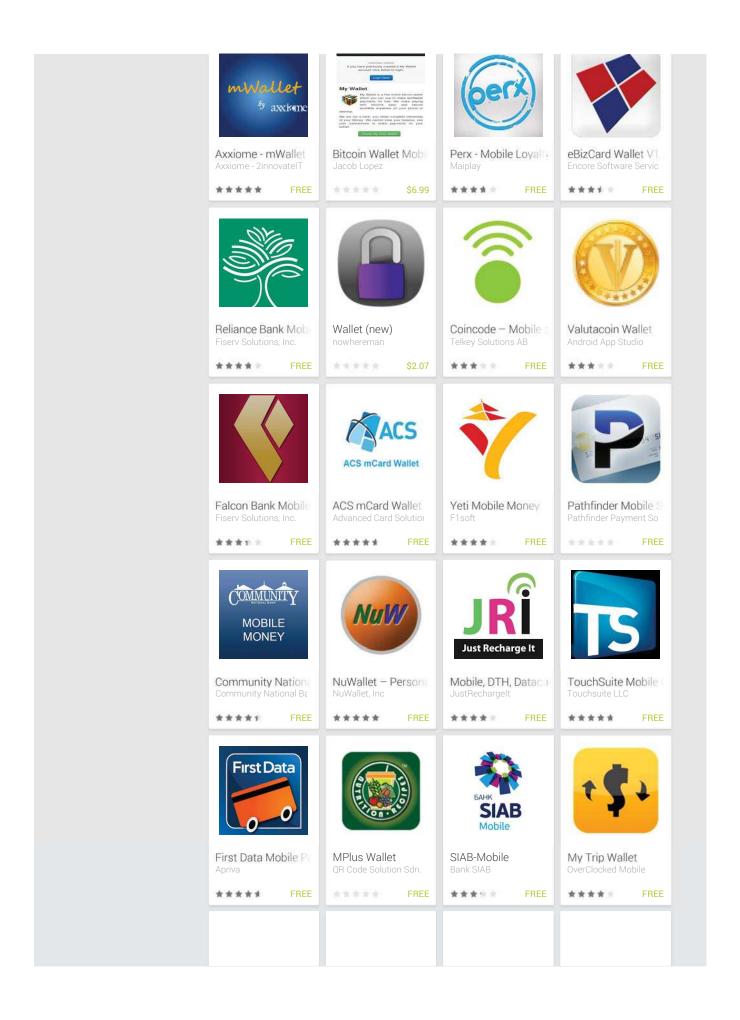












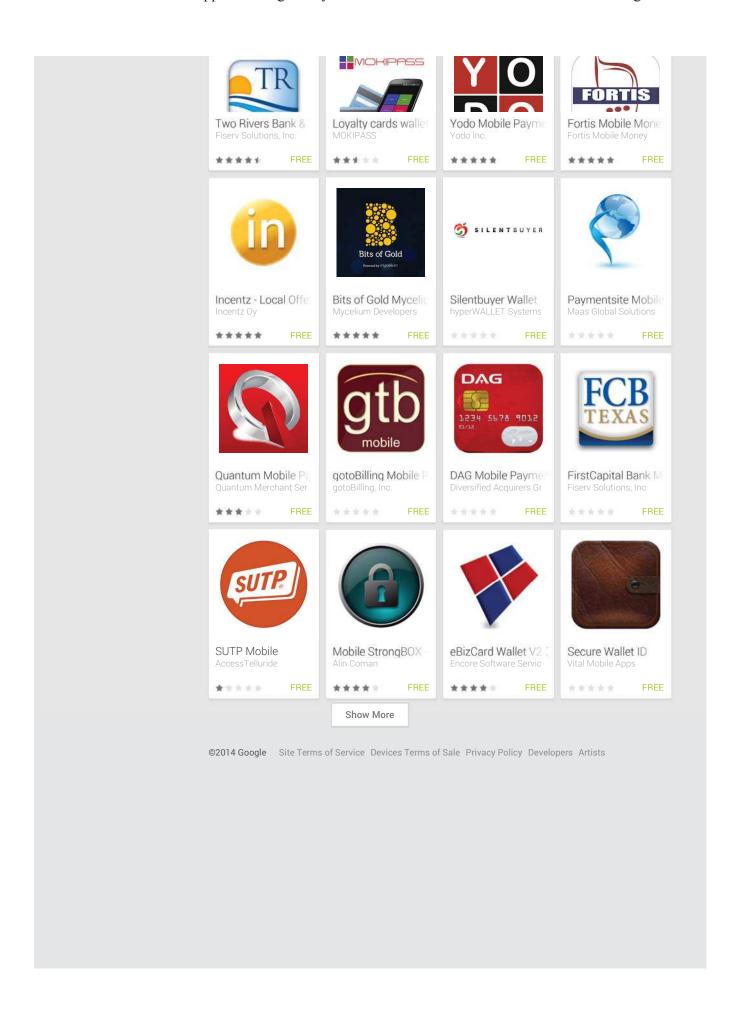


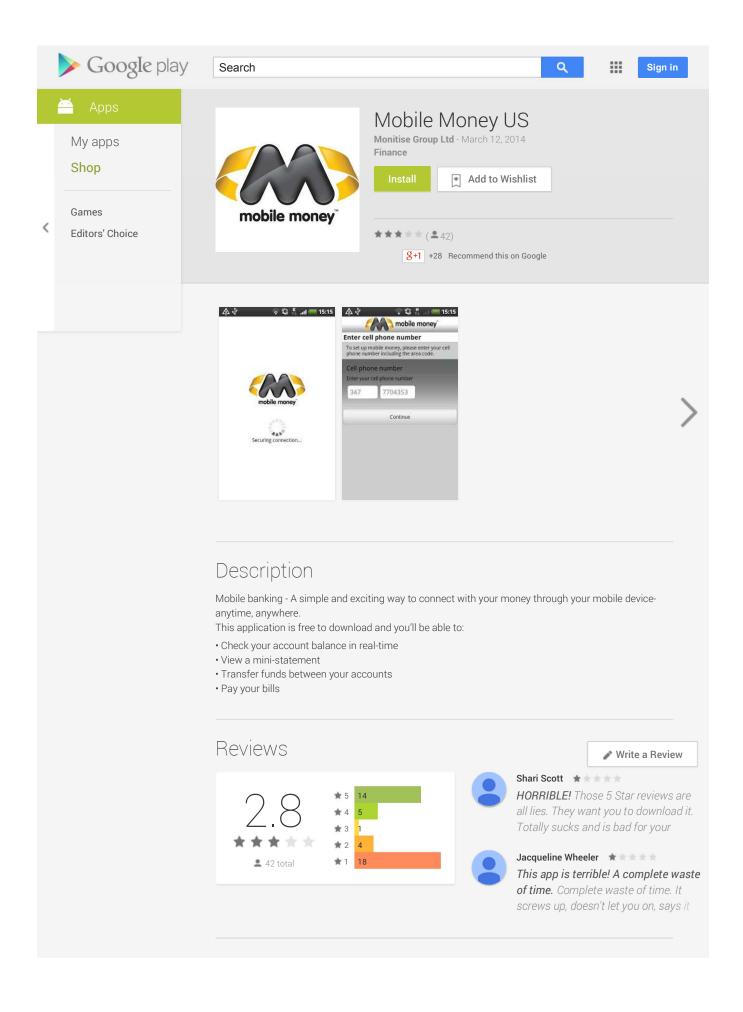
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Application performance improvements.

Additional information

Updated March 12, 2014 Size 432k **Installs** 5,000 - 10,000

Current Version 1.2.37

Requires Android 1.5 and up

Content Rating
Everyone

Contact Developer

Permissions

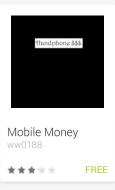
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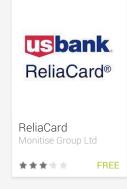








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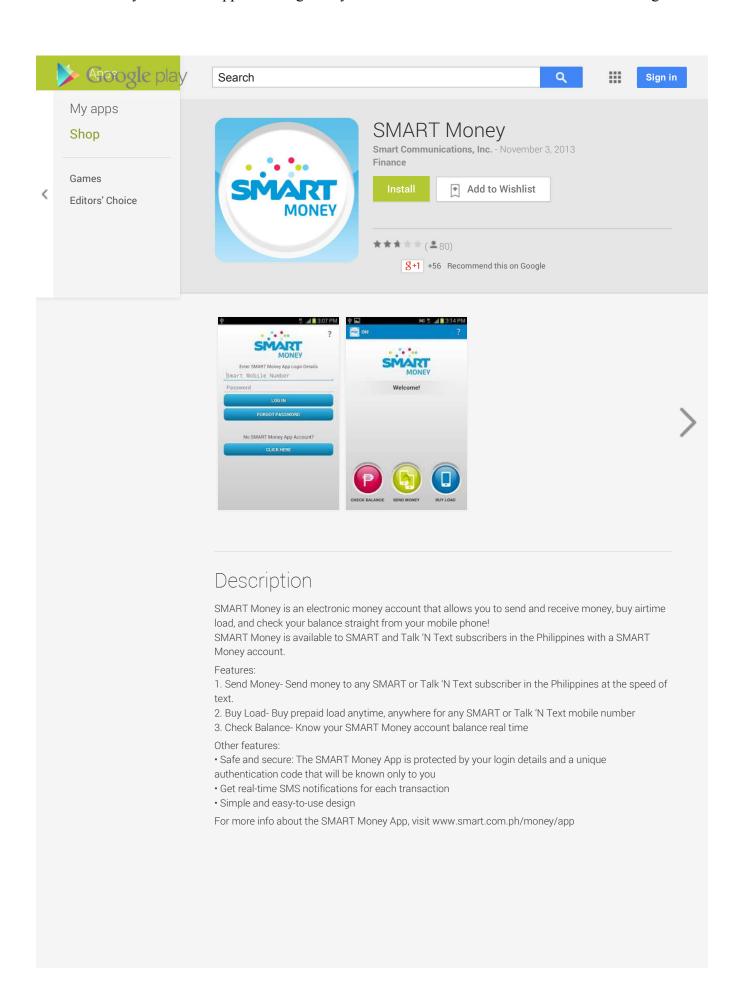


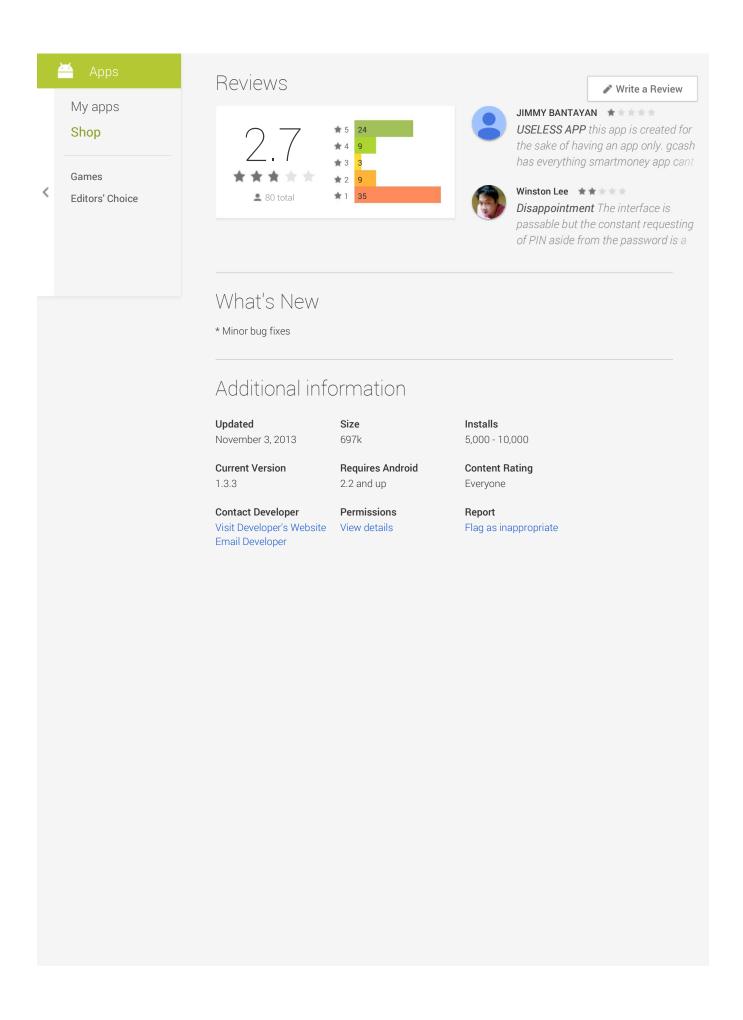


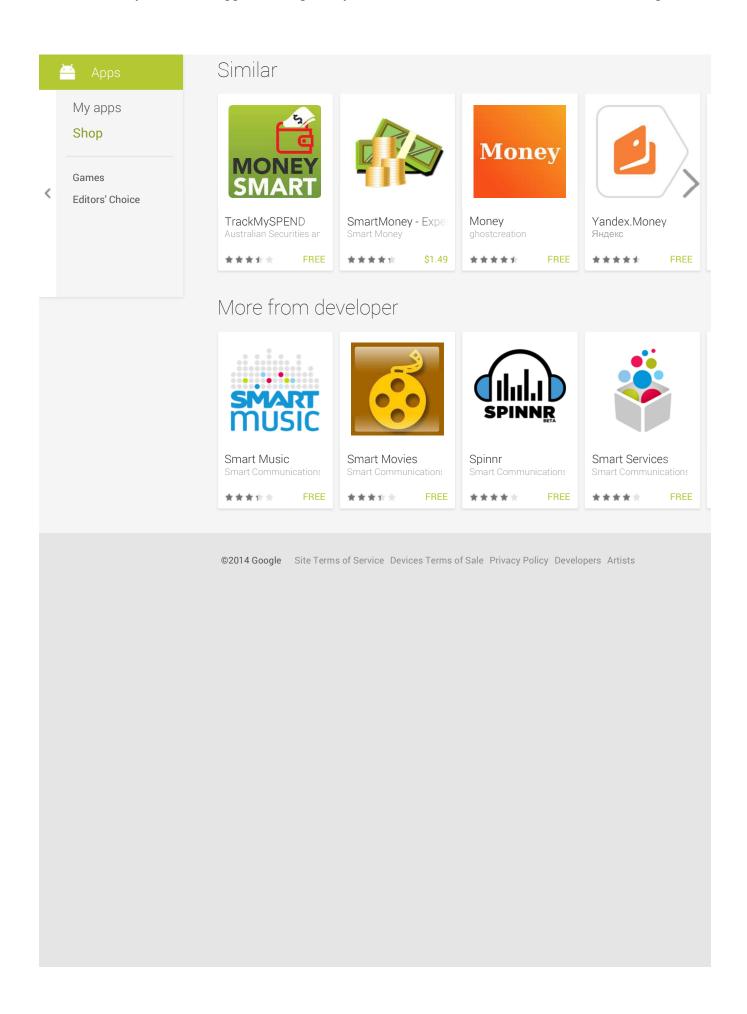


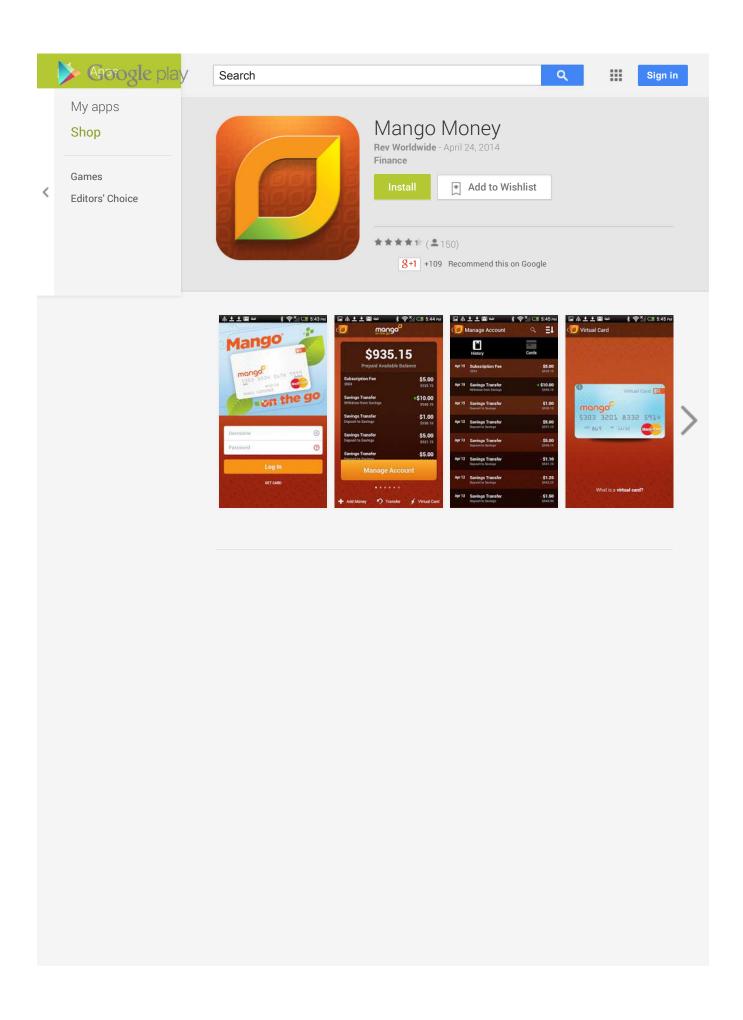


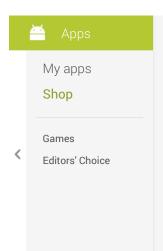
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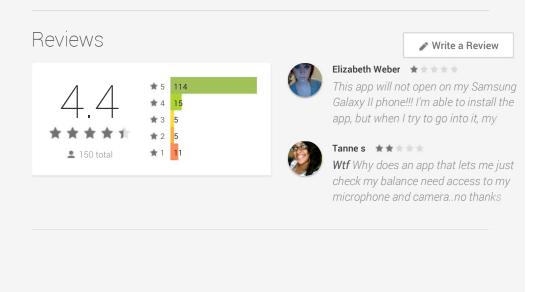
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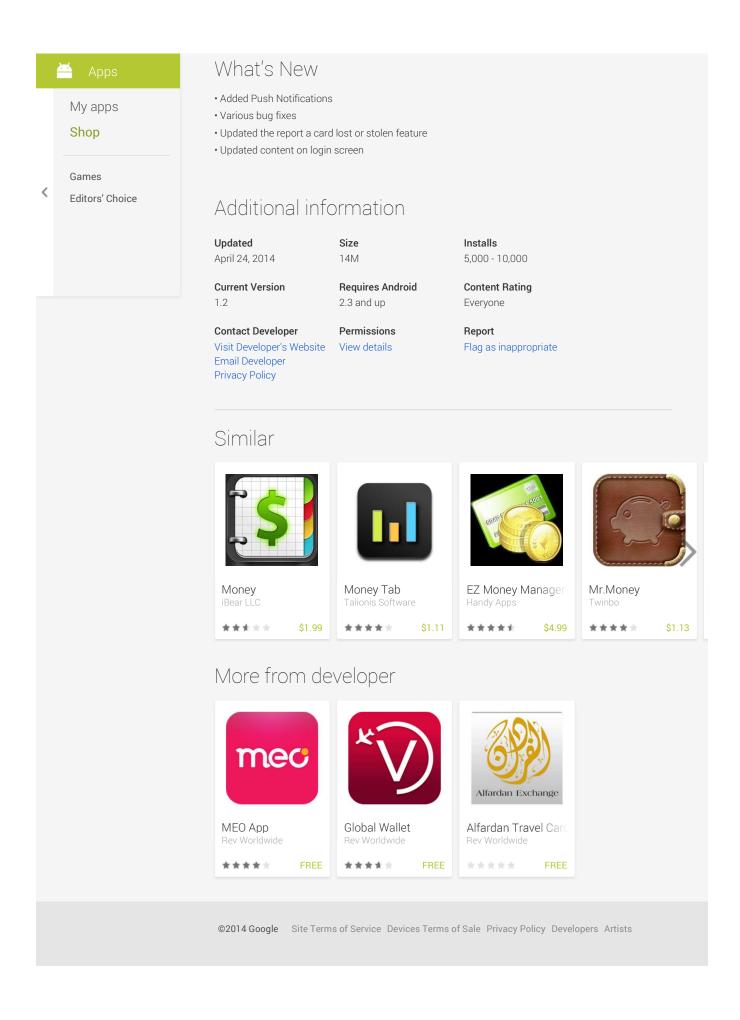
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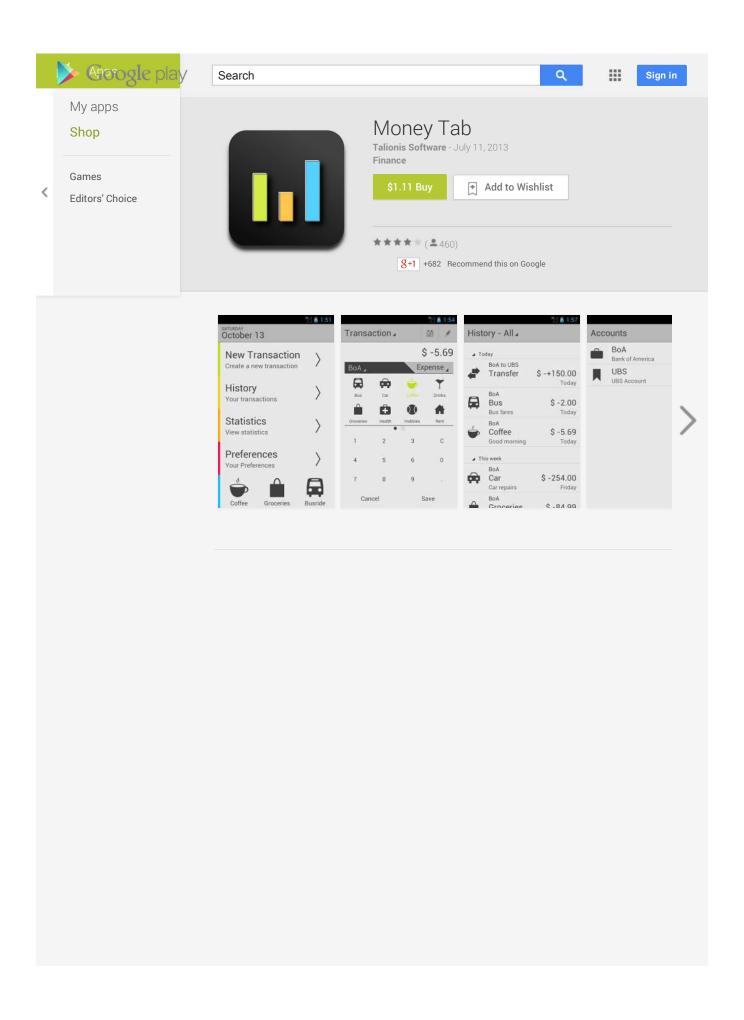
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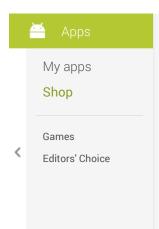
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This simple, yet powerful budgeting application / expense tracker let's you record all your daily financial transactions under multiple accounts and different income and expense categories.

Choose an account and category, enter the amount and hit save. It's as simple as that. You can then view, modify or delete all your past transactions, ordered by days, weeks and months.

Tired of entering beer after beer on a saturday night? Just create a template and recording the next drink will be just one click away.

Of course, you can set up accounts and categories just how you like it. Pick a name and one of the many provided icons and you're good to go!

Money Tab provides you with statistics for each month, showing you how much money you've earned, how much you spent and which categories you are spending the most on.

Your monthly paycheck, your weekly rent or your daily Starbucks coffee, Money Tab is prepared for all of it; just add recurring transactions and Money Tab will take care of the rest and add those transactions itself when the time is here.

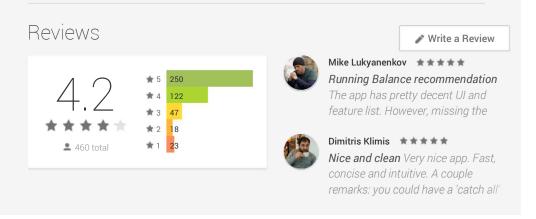
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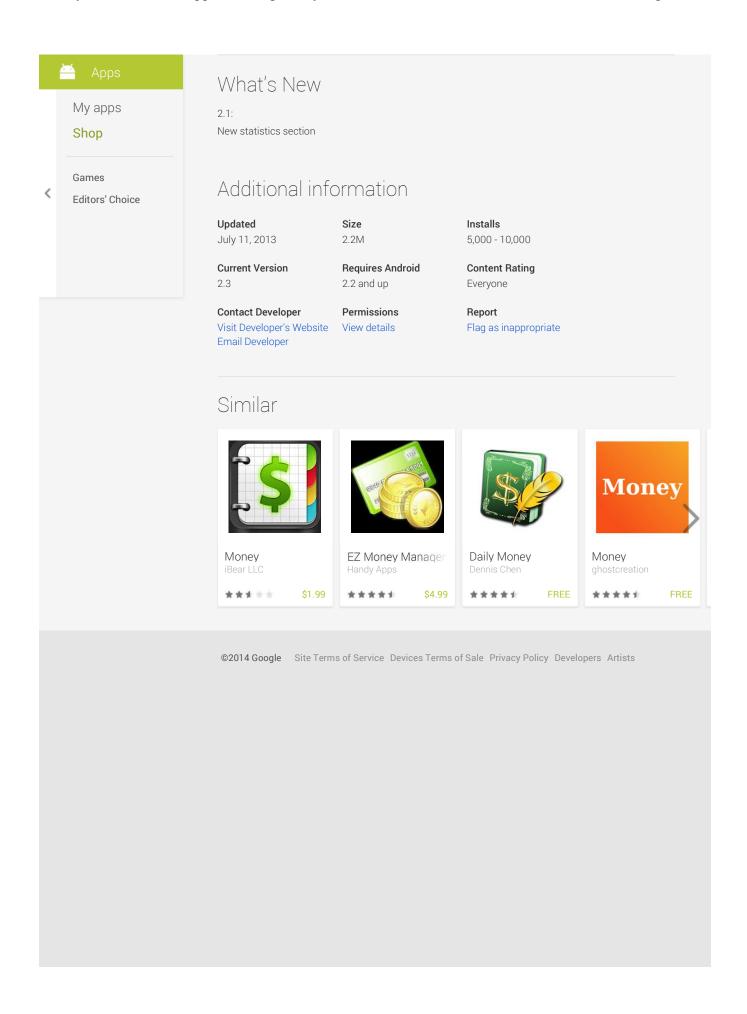
- > Multiple accounts
- > Income and Expense categories
- > Transfers between accounts
- > Create, edit and delete your own accounts and categories
- > View, modify or delete past transactions
- > Create quickbuy templates
- > Statistics for each day, week, month, quarter and year
- > Overall values for incomes and expenses
- > Recurring transactions
- > Different currency signs (Dollar, Euro, Pound, Franc, Yen or none)
- > Data export
- > Cloud synchronisation
- > PIN lock
- > Awesome design

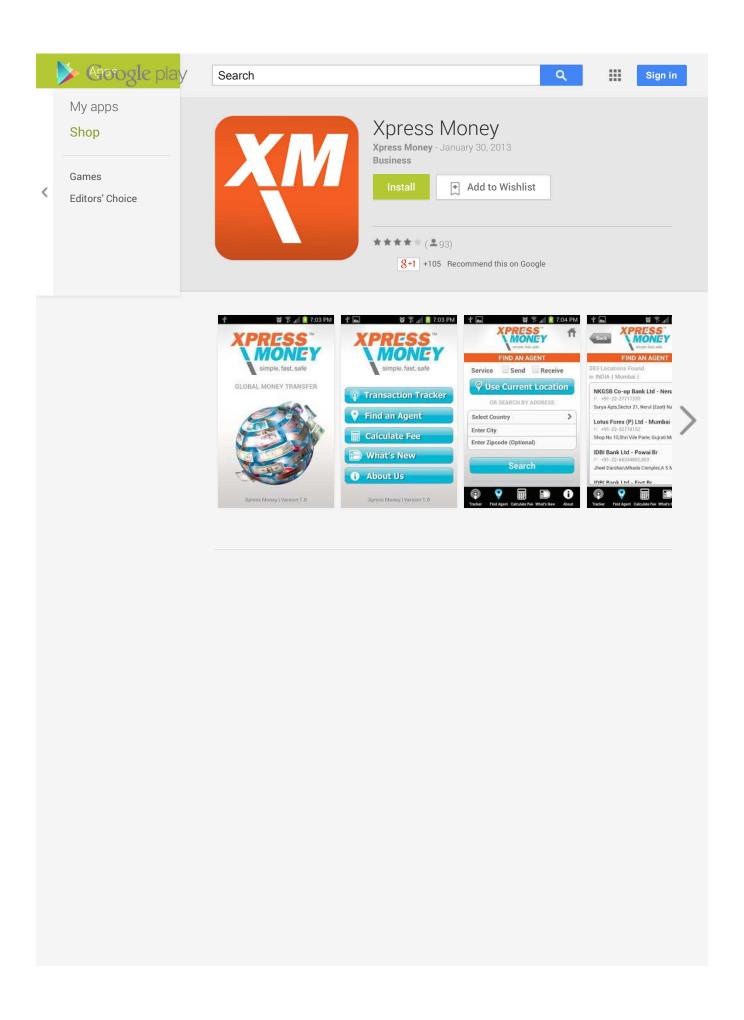
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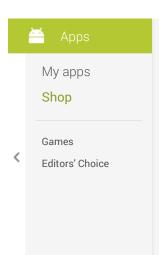
Thank you!

Tags: income, expense, recurring, transaction, currency, household, book, tab, finance, saving, budget, budgeting, tracker, cash, credit, money









Xpress Money is a global money transfer brand with more than 135,000 agent locations in 125 countries; it works towards the goal of 'Bringing Home Closer' for millions of expatriates who live away from home. Here's a simple, fast & convenient way for users to access Xpress Money services on the Android Phones. Now you can:

Find an Agent: Using country, city and zip code or simply try the 'Use Current Location' option and get maps and directions to find your nearest agent location

Calculate Fee: Get competitive exchange rates, calculate fee and estimate your total transfer amount

Transaction Tracker: Track your transfer with the 16 digit X-Pin number

What's New: Keep a tab on our latest offers & promotions

About Us: Learn more about Xpress Money

Xpress Money is one of the fastest growing money transfer brands in the world with a presence across 5 continents; established in 1999, the brand has grown rapidly and is now available across 125 countries. Working with some of the largest banks and non-banking financial companies, Xpress Money has been able to establish one of the largest remittance networks in the industry. It offers a bouquet of services to delight its customers in both evolved and evolving remittance markets in the following categories:

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- •Cash to Bank Account
- ·Cash to Mobile
- Cash to Door
- Online Money Transfers
- ·Cash to Card

Xpress Money is committed to working towards developing innovative payment solutions to support the growing expatriate community across the world.

To learn more, visit: www.xpressmoney.com

Customer support:

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Toll Free:

USA & Canada: 1866 977 3772 Australia: 1800 198 985 India: 18004259585

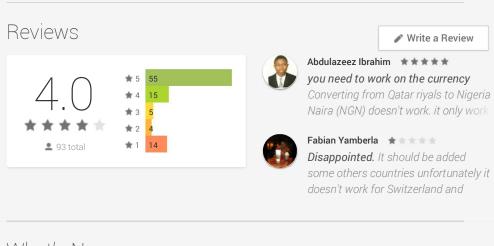
Tolled:

UAE & Rest Of the World: +971 510 2222

Address:

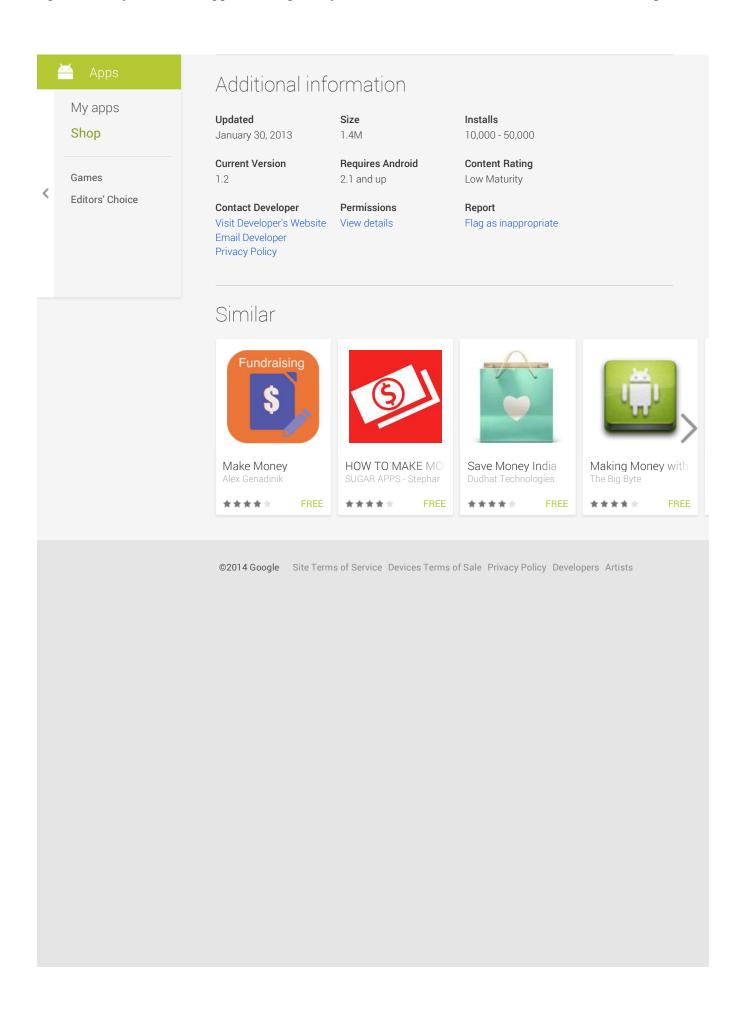
Xpress Money Services Ltd

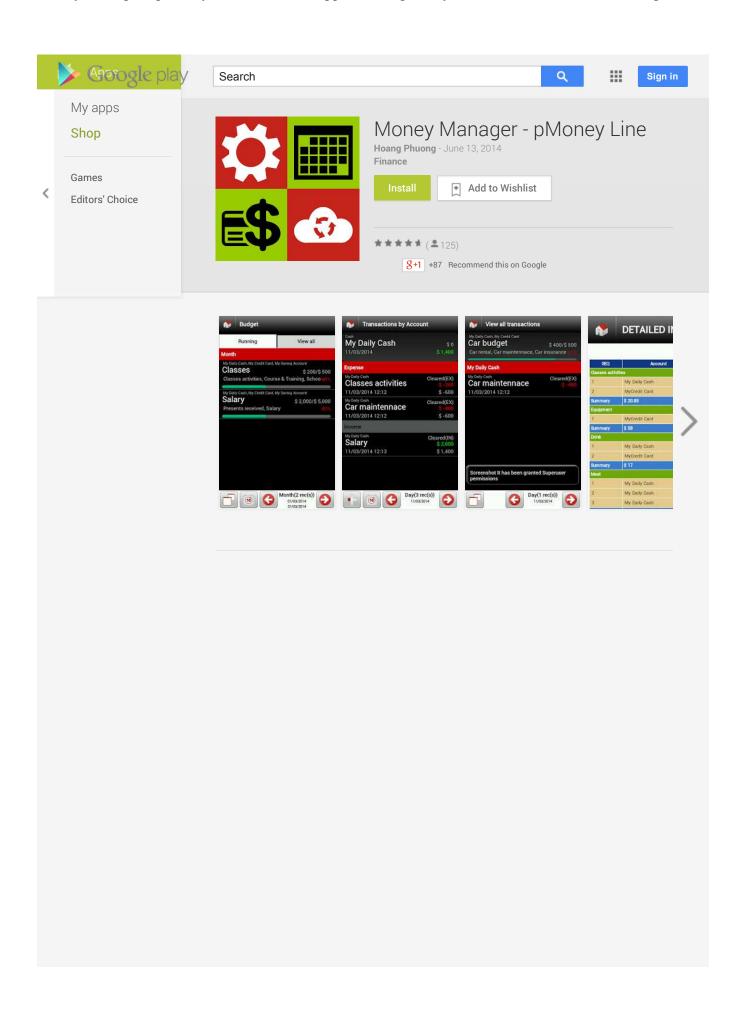
14-15 Carlisle Street London W1D 3BS

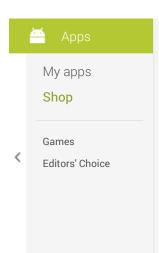


What's New

What's New has been upgraded, some bugs are resolved and crashes has been solved.







pMoney Line is a nice and powerful expense management application. IMPORTANT NOTE: Please do a backup before and after any upgrade.

Link hướng dẫn tiếng Việt:

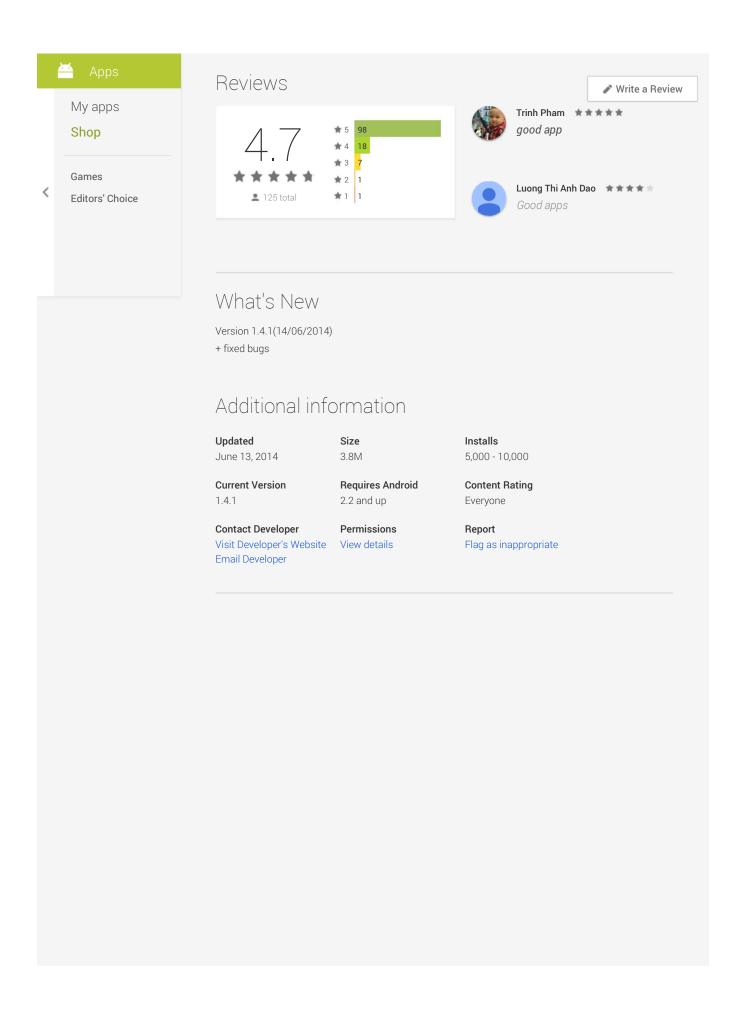
https://docs.google.com/file/d/0B9JuixcoaviGQVVxaUg0X3V0RVU/edit?usp=sharing

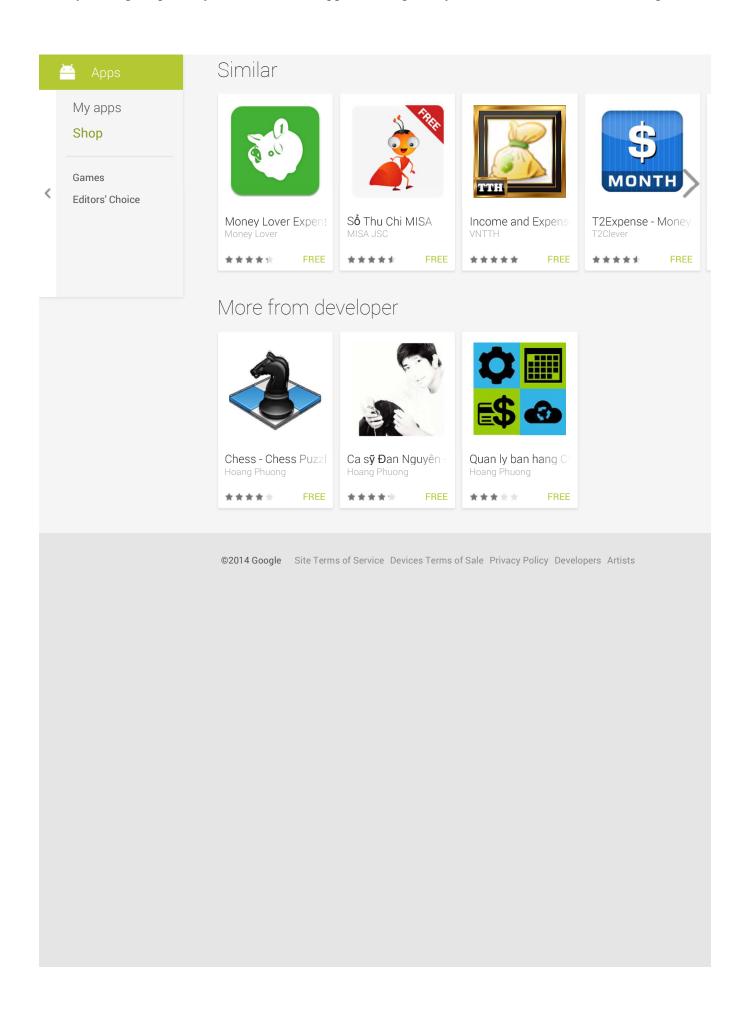
Support two languages: Vietnamese and English.

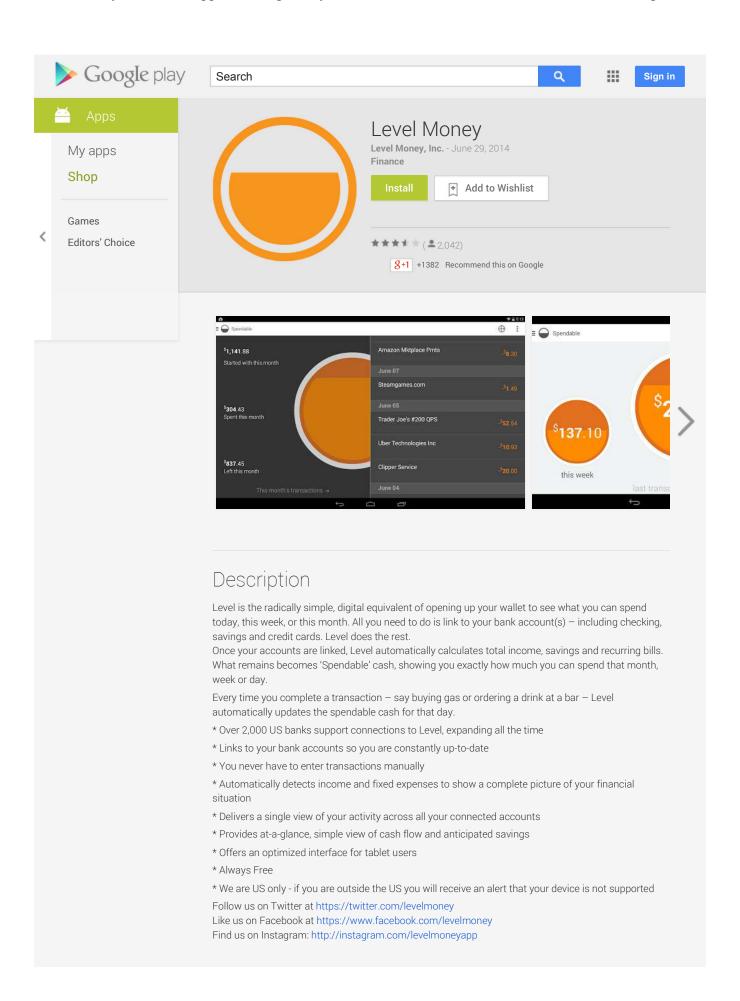
Features include:

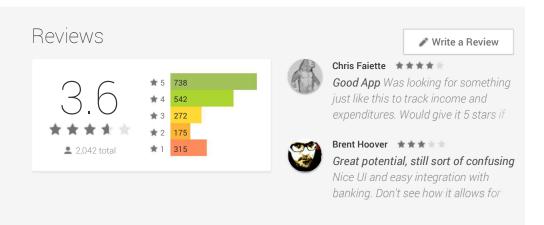
- · Multiple users: each user has own data and independent to others.
- · Multiple accounts in multiple currencies.
- · Very flexible repeating transactions and currencies format.
- Tracking expenses and incomes by day, week, month and year as well as by categories.
- Filter your transactions according to days, weeks, months or custom period as well as any other criteria.
- · Support transfers between accounts.
- · Loans/Borrow management.
- · Import and export categories, transactions in CSV.
- · Detailed report, save as html files on SD Card.
- · Chart reports, save as images and send over email, share on facebook...
- · Cloud (Google Drive) and SD Card backup.
- · Create templates to make transactions easier.
- · Daily automated backup creation.
- Categories and sub-categories.
- · Built-in calculator to quickly calculate amounts.
- Customize expense categories, payer/payer, payment methods, date format, etc
- · Protect your data by activating password or pattern protection.
- · Widgets, quick expense input.
- · View accounts list by currencies or by type.
- · View transactions list by accounts, by transaction type, by day, or by categories.

Keywords: money, chi tieu, chi tiêu, quản lý chi tiêu, quan ly chi tieu, thu chi, tai khoan, tài khoản, wedding manager, wallet, Việt Nam, Vietnam, tracking, track, thu chi, spending tracker, savings tracker, saving money, saving campaign, saving, save, pocket money, personal finance, money wise, money tracking, money tracker, money tool, money saver, money manager, money control, mint, phần mềm việt, tài chính, tài khoản, hóa đơn, money lover, t2expense, số thu chi, daily money, free money, income tracker, income, fuel tracker, financisto, financial planner, finance manager, finance, family budget, family, expense manger, expense tracker, expense tool, expense manager, expense management, expense log, expense, exchange rate, easy money, daily expense tracker, daily expense manager, currency, cash organizer, budget tracker, budget planner, budget manager, budget, bill, finance, personal finance, budget, budget manager, personal budget, family budget, finance manager, money manager, expense tracker, expense, income, tracker, expense tracker, money software, finance software, budget calculator, personal budget, budget planner, personal finance, money manager, budget software, financial software, money management, software budget, personal budget, so thu chi, free budget, budgeting, easy money, eldinero, la moneda, la monnaie, 钱, 货币, 金钱, 币, 银钱, 钞, geld, para, të holla, financë فلوس, عملة, **փող, դրшଏ**, pul, maliyy**ə**, diru, **грошы**, মুদ্রা, টাকা, novac, moneta,lova, пари, монета, diner, kwarta, peníze, penge, financiën, monon ,financoj, raha ,rahandus, pera pananalapi, gastos, raha ,rahoittaa ,kulu, frais, argent, cartos ,finanzas ,gasto, ფული ,ფინანსები ,ხარჯი,Geld ,Finanz ,Ausgabe,χρήματα ,οικονομικά ,δαπάνη,નાણં ,ફાયનાન્સ ,ખર્ચ, lajan ,finans ,depans, kudi , धनित्त ,व्यय, pénz ,pénzügy ,költség,peningar ,fjármál kostnað,uang,keuangan,biaya,airgead,airgeadas,chostas,soldi,finanza,spese,お金,ファイナンス,費用, 돈 ,재원 ,비용,ເງິນ ,ການເງິນ ,ຄ່າໃຊ້ຈ່າຍ,pecuniam, a rebus oeconomicis, pecunia, nauda, finanses, izdevumi, pinigai, finansai, sąskaita,wang, kewangan, perbelanjaan, flus, finanzi, spiża,पैसा, अर्थ, खर्च.pieniadze, finanse, koszt, dinheiro, financas, despesas, bani, finante, cheltuieli, деньги, финансы, расходы, peniaze, financie, náklady, pengar, finans, kostnader, பணம், நிதி, செலவு, డబ్బు, ఆర్థిక, వ్వయం, งิน , การงิน ,ค่าใช้จ่าย, para, finans,gideri , гроші, фінанси, витрати, arian, cyllid, draul,owo, Isuna, laibikita.









What's New

2.0.09

- Fix morning notifications to make them more reliable
- Fix bug which incorrectly stated you were underspent in daily push notifications
- Fix bug with completed Goal funds going back into the cash stash
- Fix recently introduced bug with $\operatorname{\mathsf{Goals}}$ cash stash reporting as too low.

2.0.06

- NEW Alert center in settings to customize what notifications you receive
- Improved bubble animations
- Crash fixes

2.0.03

- NEW tap a bubble to see a list of relevant transactions.

Size

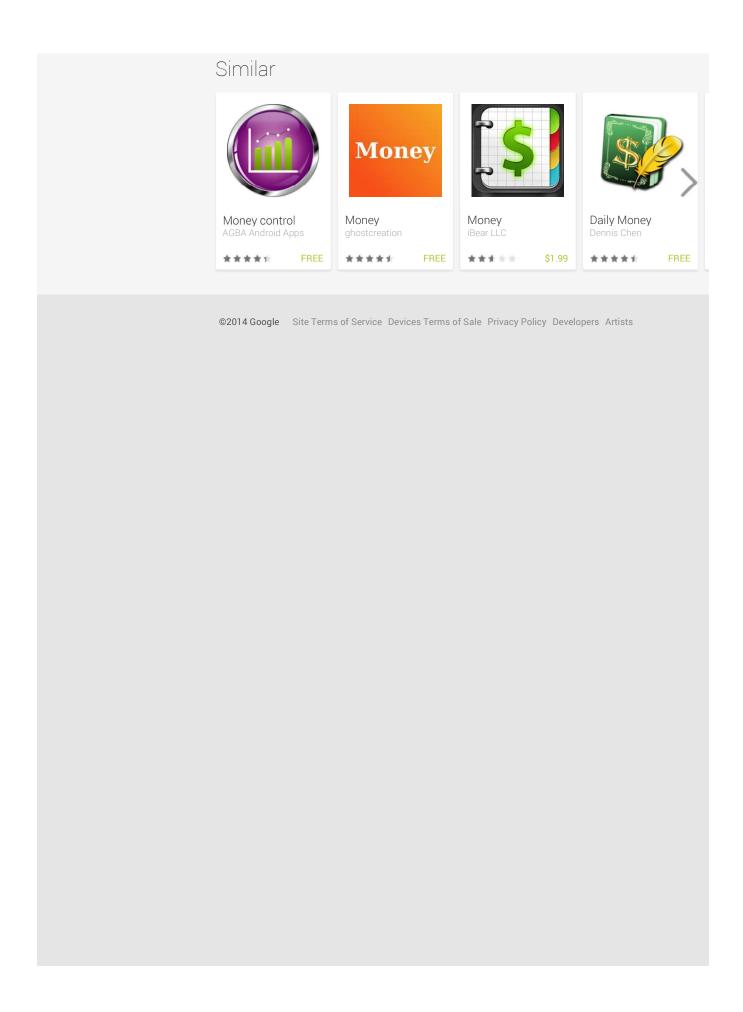
- Crash fixes

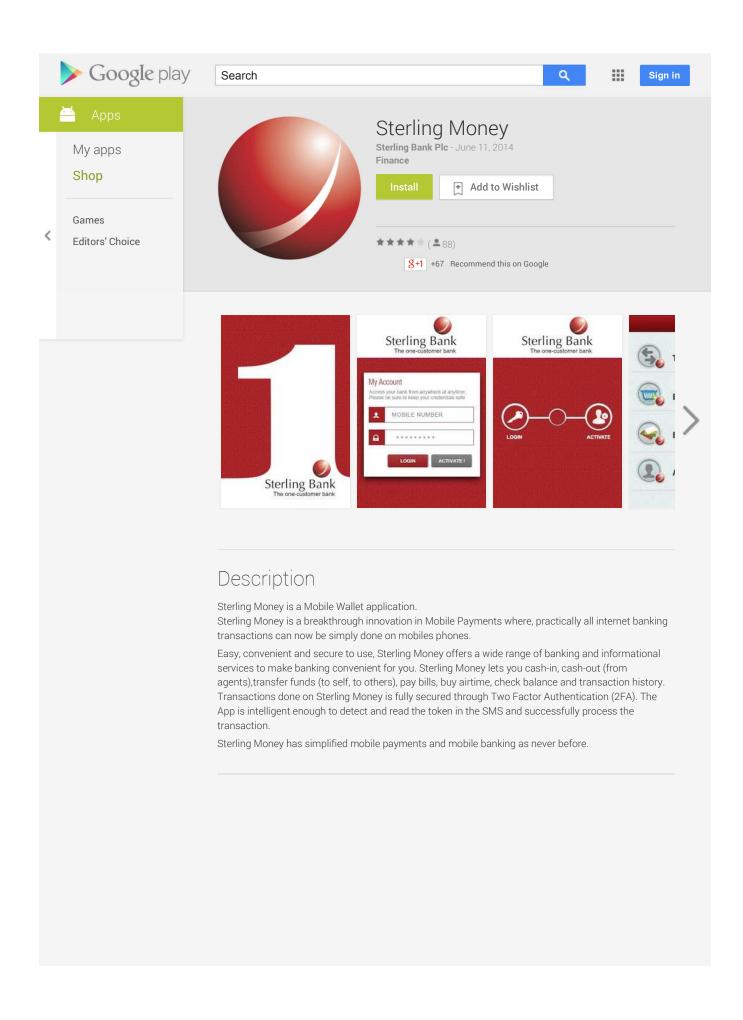
Updated

Additional information

June 29, 2014	7.8IVI	50,000 - 100,000
Current Version 2.0.09	Requires Android 4.0 and up	Content Rating Everyone
Contact Developer Visit Developer's Website Email Developer Privacy Policy	Permissions View details	Report Flag as inappropriate

Installs





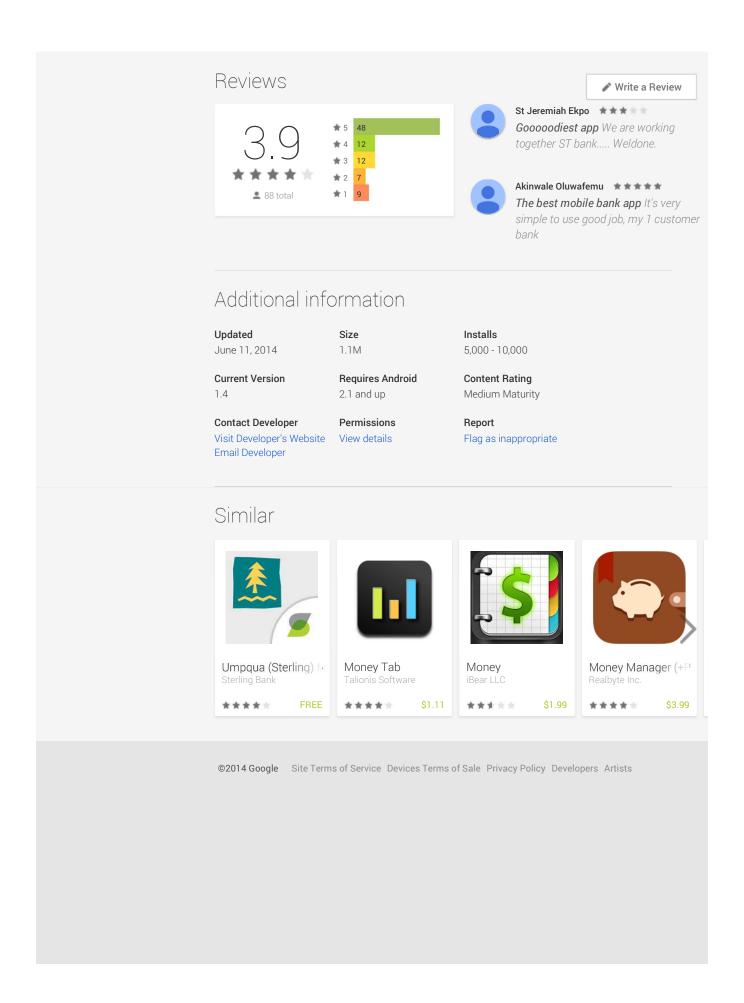


EXHIBIT W

TO

STIPULATION FOR CERTAIN FACTS TO BE ENTERED INTO THE RECORD AND FOR CERTAIN DOCUMENTS AND TESTIMONY BE ADMITTED INTO EVIDENCE

Opposition No. 91214266

Fiserv, Inc. v. Electronic Transaction Systems Corporation









EXHIBIT X

TO

STIPULATION FOR CERTAIN FACTS TO BE ENTERED INTO THE RECORD AND FOR CERTAIN DOCUMENTS AND TESTIMONY BE ADMITTED INTO EVIDENCE

Opposition No. 91214266

Fiserv, Inc. v. Electronic Transaction Systems Corporation



May 21, 2014 By Chris Dunham, PGATOUR.COM





Lecka/Getty Images

Pop quiz: Which TOUR player has the lowest aggregate score over the last two years of the Crowne Plaza Invitational at Colonial?

OK, Zach Johnson, who's 24-under in that span and 65-under on his run of five straight top-10s at Colonial, may have been an easy answer. But who's second behind him?

If you read the headline, you can probably guess that the answer to that question is John Huh.

The third-year TOUR member has traveled to Colonial each of the last two seasons, leaving with a T5 finish (2012) and a T11 showing (2013), shooting a combined 14 under in those starts.

That share of fifth in his debut was just his third-best finish of a 2012 Rookie of the Year campaign but this year he travels to Colonial with just one top-10 result on his resume and an 86th-place standing in the FedExCup race.

That position is Huh's lowest ever entering this annual stop and comes on the heels of his longest career stretch outside the FedExCup top 100. He emerged from that three-month slump in style, though, earning a share of third at the RBC Heritage and, after sharing 72nd at THE PLAYERS, picked up his third top-25 finish of the year with a T16 at last week's HP Byron Nelson Championship.

Many of Huh's struggles have come off the tee, where he's hitting a career-worst 63 percent of his fairways (62nd on TOUR) after never ranking outside the top 15 in his two previous seasons. He's made up for it in two of the last three weeks by finding a higher percentage of greens and giving himself more birdie chances.

Converting those chances hasn't been a problem for Huh at Colonial. He's gotten to circle 32 numbers on his scorecards in eight rounds at the historic layout. Another strong week would be a major help to Huh, who qualified for the TOUR Championship by Coca-Cola as a rookie but closed out the 2013 season at No. 42 in the FedExCup standings.



Inside the PGA TOUR

John Huh wins as a rookie in 2012.

HUH'S FEDEXCUP FINISHES						
2007	2008	2009	2010	2011	2012	2013
N/A	N/A	N/A	N/A	N/A	29th	42nd

HUH'S FEDEXCUP HIGHLIGHTS

- Huh scored a top-10 finish in just his second start and a victory in his fifth start on the PGA TOUR.
- The 2012 Rookie of the Year was the only rookie to qualify for that season's TOUR Championship by Coca-Cola.
- Huh climbed as high as eighth in the FedExCup during his rookie campaign.
- The 24-year-old has 7 top-10 finishes and 23 top-25 showings in his first 72 TOUR starts.

HUH'S CROWNE PLAZA INVITATIONAL RESULTS, FEDEXCUP STANDINGS							
Year	FedExCup before	Crowne Plaza result	Points earned	FedExCup after			
2012	20th	T5	93.0	15th			
2013	77th	T11	65.0	65th			

Huh and Reed tied at Wyndham Championship after third round



Getty Images

John Huh shares the Wyndham Championship lead after overcoming a triple bogey on his second hole with three birdies in a four-hole stretch on the back nine.

By Joedy McCreary Associated Press

GREENSBORO, N.C. - John Huh refused to let tough conditions - and one terrible hole - get him down. He was rewarded with a share of the lead at the Wyndham Championship.

The PGA Tour's reigning rookie of the year shot an even-par 70 on Saturday and joined Patrick Reed atop the field after a soggy third round. Huh and Reed, the second-round leader who shot a 71, were at 10-under 200.

2013 WYNDHAM CHAMPIONSHIP

PGA Tour leaderboard (http://www.pga.com/news/golfleaderboard/pga-tour-leaderboard) Golf on TV

(http://www.pga.com/news/leaderboardschedules/golf-tv-golf-tournaments-tv) What's in the winners' bags (http://www.pga.com/golfequipment/winners-bag/whats-inwinners-bags-week-august-11-2013) Week's worth of equipment tweets (http://www.pga.com/golfequipment/weeks-worth-tweets/weeksworth-tweets-august-5-11-2013) Who's winning driver derby?

equipment/equipment-feature/2013driver-derby)

(http://www.pga.com/golf-

Who's winning putter derby? (http://www.pga.com/golfequipment/equipment-feature/2013putter-derby)

Photos: Top 10 equipment shots (http://galleries.pga.com/gallery/Top_1 0_Golf_Equipment_Photos_August_5_11) Photos: Dufner's winning clubs (http://galleries.pga.com/gallery/Jason_ Dufner_Bag_august_11_2013) McIlroy feeling good about his game Huh shook off a triple bogey on his second hole, making up for it with three birdies in a four-hole stretch of the back nine.

"Since the rain picked up this morning, it wasn't easy (#) for us to play (#) out there, but I told myself, `Be patient (#), stay dry and keep grinding out there," Huh said.

Zach Johnson had the day's best round - a 66 - and was one stroke back along with Bob Estes and John Deere winner Jordan Spieth, Estes shot 68, and Spieth had a 70.

"It's a Monday qualifier," Reed said. "I had a lot of success at Monday qualifiers, and that's basically what it is. I let everybody back in the field and to now, all of a sudden to have it as bunched as it is, it's going to be whoever can make as many birdies as possible tomorrow and shoot a low number.

There weren't many of those during a rainy day at a Sedgefield Country Club course with challenging pin placements. Play was halted for 2 hours, 59 minutes in the morning (#) while the soaked course could dry out somewhat.

Tour officials moved up Sunday's final-round tee times (#) in an attempt to beat the rain, just as they did for the third round when they sent players off in threesomes at the first and 10th tees.

Play was halted when early morning showers rendered the Donald Ross-designed course unplayable. Rain fell intermittently throughout the day, and though players were allowed to lift, clean and place their golf balls (#), the conditions played havoc with virtually everyone on the course.

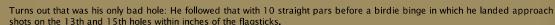
"I don't remember a time when there wasn't even a mist in the air," Johnson said. "But the course held up considering. ... The greens were still fast."

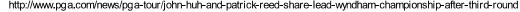
It was the worst total score for a third-round leader since the tournament moved back to this course in 2008. Every other 72hole leader here in that span was at least 14 under.

Only 13 players shot better than par 70, after 78 players did it Thursday and 63 Friday.

Huh began the day one stroke off the lead after a career-best 62 in the second round. His seven on the par-4 second caused him to plummet down the leaderboard.

shots on the 13th and 15th holes within inches of the flagsticks.





after PGA
(http://www.pc

(http://www.pga.com/news/pgatour/rory-mcilroy-feeling-good-aboutgame-after-pga-championship-finale)

<u>Dufner to plant Oak Hill sapling at</u> <u>his new house</u>

(http://www.pga.com/news/pgatour/iason-dufner-plant-oak-tree-oakhill-near-new-home-in-alabama) Woods and Koepka, neighbors and now friends

(http://www.pga.com/news/europeantour/latest-step-in-brooks-koepkasfast-rise-stardom-new-friendship-tigerwoods)

Cancer survivor Lyle looking to return in November (http://www.pga.com/news/pga_tour/iarrod-lyle-cancer-survivor-plans-return-australian-masters-in-november)

return-australian-masters-in-november)
Bubble players face last chance to
make playoffs at Wyndham
(http://www.pga.com/news/pgatour/bubble-players-face-last-chance-

playoffs-wyndham-championship)
Thursday recap
(http://www.pga.com/news/pga-

tour/chris-stroud-and-ross-fisherlead-wyndham-championship-one-afterfirst-round)

Friday recap

(http://www.pga.com/news/pgatour/patrick-reed-leads-wyndhamchampionship-after-second-round-oneover-john-huh)

Saturday recap

(http://www.pga.com/news/pgatour/john-huh-and-patrick-reed-share-

<u>lead-wyndham-championship-after-</u> third-round)

Sunday recap

(http://www.pga.com/news/pgatour/patrick-reed-wins-wyndhamchampionship-topping-spieth-second-

playoff-hole)

Reed, the 23-year-old PGA Tour rookie who led by one stroke after two rounds, looked as if he might be in trouble after a pair of bogeys midway through the round dropped him two strokes behind Spieth.

Then Reed got hot.

The turning point, he said, was a strong drive on the par-4 14th that eventually set up his 20-foot birdie putt. He followed that with impressive approach shots on the next two holes that left him with birdie putts of 5 feet that he sank, moving him to 11 under.

He was inches from a fourth straight birdie when his putt on the 17th trickled past the cup, and he slipped back to 10 under when his par putt on the 18th trickled inches wide.

Johnson was one of the few players who didn't seem to struggle much on this soggy day, with five birdies during a round that was bogey free until the last hole.

The 2007 Masters champion began the day at 5 under - six strokes behind Reed, but methodically pushed his way up the leaderboard during the round. Then, he surged to the top with two birdies in a four-hole span of the back nine.

He placed his approach shot on the par-4 14th roughly 15 feet from the flagstick and sank that putt to move to 10 under. A three-putt on the 18th for bogey dropped him back.

"Frankly, for 17 holes, I didn't look like I was going to sniff a bogey," Johnson said. "For the most part, it was solid from hole 1 to hole 18."

Charles Howell III was disqualified before starting his round because tour officials said he used a non-conforming driver during

The weight port cover on his driver came off while he was on the driving range and he played his round Friday with it – which was not allowed

Howell shot a 68 during that round to move five strokes behind Reed, the two-day leader, but will receive no prize money and no playoff points.

Masters.

John Huh



7/1/2014 John Huh | Masters



John Huh acknowledges the gallery after finishing on No. 18 green during the first round of the Masters Tourname at Augusta National Golf Club on Thursday, April 10, 2014, in Augusta, Ga. (Jon-Michael Sullivan/Staff)

GALLERY VIEW



3 OF 49



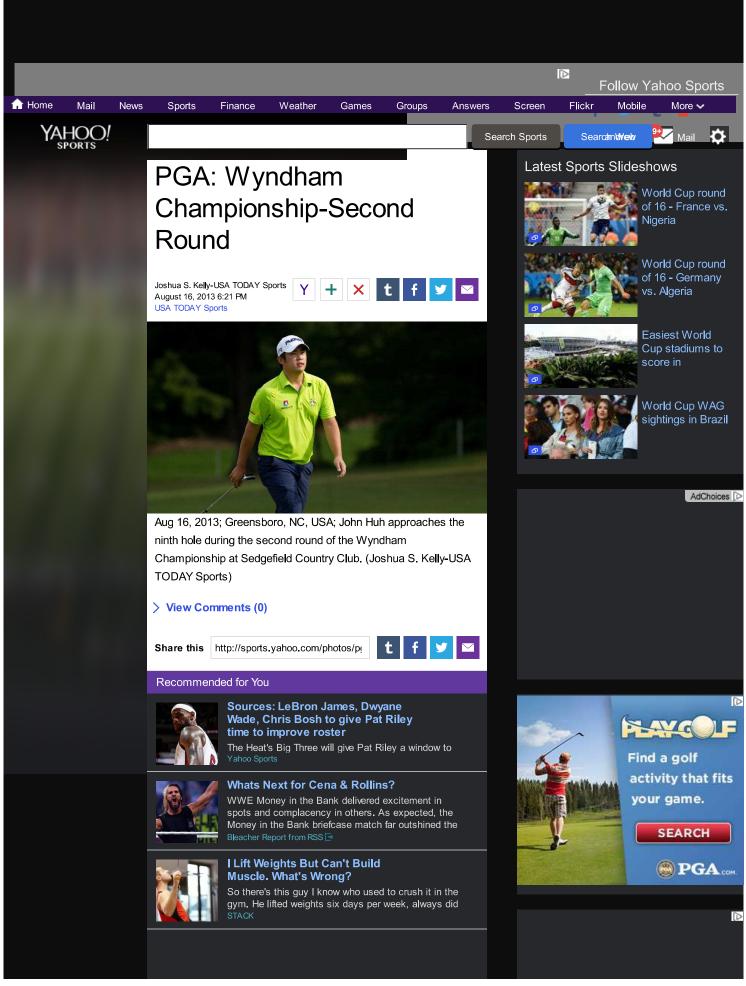


Top 12 Players (2013)



John Huh tees off on No. 2 during the first round of the 2013 Masters Tournament at Augusta National Golf Club c Sunday, April 11, 2013, in Augusta, Ga. (JON-MICHAEL SULLIVAN/STAFF)

GALLERY VIEW

























John Huh

@JohnHUH1990



• Follow

Pretty warm days so far~~ @The_Open

Q East Lothian

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RETWEETS

2

FAVORITES 5

.









7/1/2014

11:22 AM - 17 Jul 2013 Flag media

Reply to @JohnHUH1990 @The Open



TAM @Tamslams · Jul 17

@JohnHUH1990 have you been playing well in practice John?

Details



Josh Pick @ioshuadpick · Jul 17

@JohnHUH1990 good luck to you & Zeke @The Open this wk! Don't forget the sunscreen. Also, try & keep Min-soo out of trouble!!^

Details



TaylorMade Golf @TaylorMadeGolf · Jul 17

Good luck and enjoy the experience at Muirfield John! RT @JohnHUH1990: Pretty warm days so far~~ @The Open pic.twitter.com/TTQO0F09YL

Details



ian dawson @ehupchief1 · Jul 17

@JohnHUH1990 @The Open good luck at the open, links golf is the best. Play well and avoid the rough.

Details



AdamReadyGolf @AdamReadyGolf · Jul 18

@johnhuh1990 @the open You need to play with us Lou and Zeke next time at Hansen!

Details







lions heart @TenEmies · Jul 18

@JohnHUH1990 @the open lets go Huh!!!! #StayingAwakeInCA

Details



Trends

#DoritosLoaded Promoted by 7-Eleven, Inc. Happy Canada Day Jason Spezza #NBAFreeAgency Billy King Kyrie Irving #HobbyLobby #iTunesAsk5SOS #jackandjackdoingitright #USAvsBEL

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EXHIBIT Y

TO

STIPULATION FOR CERTAIN FACTS TO BE ENTERED INTO THE RECORD AND FOR CERTAIN DOCUMENTS AND TESTIMONY BE ADMITTED INTO EVIDENCE

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Home » Press Releases » Electronic Transaction Systems Corporation (ETS) Becomes Platinum Level SFIA Corporate Program Partner



Electronic Transaction Systems Corporation (ETS) Becomes Platinum Level SETA Corporate Program Partner

Date: 2/14/13

SILVER SPRING, MD – February 14, 2013 – The Sports & Fitness Industry Association (SFIA) is pleased to announce that Electronic Transaction Systems Corporation (ETS) has made a multi-year commitment to support SFIA as a Platinum level Partner in the SFIA Corporate Partner Program.

The SFIA Corporate Partner Program is a collaborative effort between SFIA and up to fifteen (15) corporate entities who have demonstrated a leadership role within the sports and fitness industry. The program creates a bridge between industry professionals and the companies most closely connected and committed to serving the sports and fitness industry. The monetary commitments made by these select Corporate Program Partners support the broad range of member services and professional development programs developed, funded and offered by SFIA to its members. These member resources include SFIA advocacy and legislative initiatives, the monthly **webinar** series, National Health Through Fitness Day, Litigation and Risk Management Summit (LRMS) and the inaugural 2013 SFIA Industry Leaders Summit (ILS).

"Millions of sports and fitness related purchases are made each year and the majority of those purchases are transacted via **credit card**," said Tom Cove, SFIA President and CEO. "Our new partnership with ETS and the **merchant processing services** that they provide will appeal broadly to our industry. We are so pleased to welcome Electronic Transaction Systems to the SFIA Corporate Partner Program as a Platinum Partner."

"Our ongoing goal is to provide the highest quality services and resources to the sports and fitness industry. ETS' product suite is perfectly aligned with that philosophy and an outstanding fit for our new SFIA Corporate Partner Program," added Ron Rosenbaum, SFIA Sr. Vice President, Marketing and Business Development. "Any sports and fitness company that processes **credit card payments** would be wise to have a conversation with ETS. The savings could be substantial and that's not insignificant in an industry where maximizing efficiencies and reducing costs is crucial."

"ETS is excited to be chosen as the exclusive merchant processor for the SFIA and Platinum Partner in the SFIA Corporate Partner Program," said Edward Vaughan, Chief Executive Officer of ETS. "We remain steadfast in our commitment to delivering the most advanced suite of **payment solutions** available in the market today. Our firm already services more than 9,000 golf courses and private clubs in the United States alone, so we are well positioned to transition into the sports and fitness product and retail industry through our partnership with SFIA. We look forward to working closely with the SFIA and its' members for many years to come."

ETS' Platinum Partnership includes the title sponsorship of the SFIA Industry Leaders Summit. In addition, this relationship provides year-round exposure for ETS via activities connected to SFIA's webinar series, National Health Through Fitness Day, Litigation and Risk Management Summit and other events.

About SFIA – The Sports & Fitness Industry Association, the #1 source for sport and fitness research, is the leading global trade association of manufacturers, retailers, and marketers in the sports products industry. SFIA seeks to promote sports and fitness participation as well as industry vitality through research, thought leadership, public affairs, public policy, and member services. More information can be found at www.sfia.org.

About the SFIA Corporate Partner Program — Over the last few years, the Sports & Fitness Industry Association has recognized a need to create a bridge between its members and the companies who are most closely connected and committed to serving our industry. In line with our recent strategic planning process and transition from SGMA to SFIA, our organization has established the SFIA Corporate Partner Program to address the need. This invitation-only partnership program is limited to fifteen leading firms and provides them with year-round exposure to SFIA members through customized marketing and sponsorship packages. In return, each selected SFIA Corporate Partner makes a long-term commitment to provide monetary support to the association that will fund, in part, the quality thought leadership, training and networking events that SFIA provides for its members. For more information on the SFIA Corporate Partner Program, please visit www.sfia.org/cpp or call Ron Rosenbaum, Sr. Vice President of Marketing and Business Development at 301.495.6321 or rrosenbaum@sfia.org.

About ETS - Headquartered in Virginia, ETS offers merchant services to clients in 23 countries across

North America and Europe, with satellite offices in Canada and Ireland. ETS has emerged as a pioneer and provider of one of the most comprehensive, PCI-compliant merchant processing solutions in the industry.

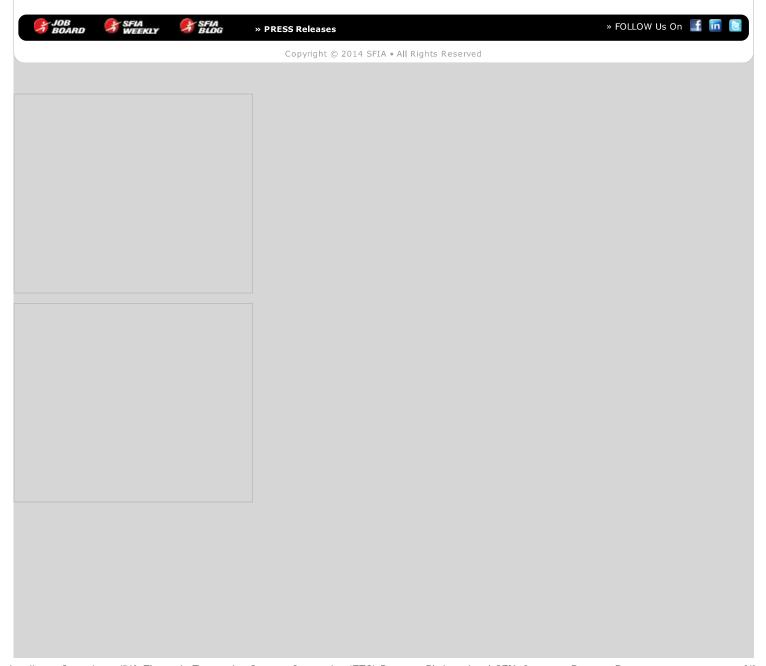
We turn complex, multi-vendor components into one robust end-to-end merchant processing solution. We develop innovative products including credit, debit, and gift card processing, electronic funds transfer (EFT), and pay-by-phone solutions that reduce costs, streamline operations, eliminate multiple vendors, enhance security, and improve profitability and customer/member retention. Stand alone or fully integrated, our products and services are the reason we have the highest client retention rate in the industry.

We develop cutting-edge products to deliver meaningful solutions that are customer-focused and results-driven. We do not rely on third-party vendors. ETS customers always come first, and that pledge is backed by a 100% satisfaction quarantee.

Benefits & Features

- Secure customer data with PCI compliant merchant solutions
- Reduce costs with Interchange-Plus Pricing, PMoney Digital Wallet and Surcharge options
- Accept all electronic payments (credit, debit, gift, EFT, mobile payments)
- Choose full integration with existing software or stand-alone capabilities
- Enjoy membership billing, gift cards, membership and loyalty programs
- Receive 24/7 live support

For additional information on your member benefits please visit us at www.etsms.com or call 800-834-7790.



/2/2014	Electronic Transaction Systems Corporation (ETS) Becomes Platinum Level SFIA Corporate Program Partner