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Executive Summary

Pay Easy in the Big Easy, the 2014 Loyola University New Orleans PRSSA Bateman Team's campaign, showed off the Popmoney[®] personal payment service to our New Orleans community. Catering to the Big Easy way of life, our campaign's key messages presented Popmoney as an easy way to send and receive money in a mobile-centric world.

We tailored our research-driven campaign to mirror Loyola, where small class sizes foster close-knit connections. To help motivate students to use Popmoney we used face-to-face communication to dispel concerns about privacy and security; we sold purple, green and gold tinsel Mardi Gras wigs to benefit the American Heart Association, and we held a raffle for tickets to the New Orleans Jazz and Heritage Festival. We targeted local artisans to encourage Popmoney enrollments and transactions. Art markets demand engagement between consumer and vendor. Our call to action focused on framing local purchases as personal purchases. Interviews with entrepreneurs such as local art market vendors revealed that mobile payments are trusted and accommodate consumers who do not carry cash. Frenchmen Art Market vendor John Mancia welcomed the mobile payment option, saying, "This is the future." We highlighted the benefit of receiving money without additional service fees, allowing full retention of sales profit.

We used our smartphones and a tablet to demonstrate how students and vendors can enroll, send and receive payments with Popmoney. We capitalized on New Orleans' passion for all things local and encouraged consumers to "know who you pay" with our NOLA Who You Pay challenge to pay other people with Popmoney. We invite you to Pay Easy in the Big Easy and learn how Loyola's PRSSA Bateman Team created awareness, pushed for enrollments and transactions and personalized payments the Big Easy way with Popmoney.

Research

Situation Analysis

"What is a Popmoney?" was a question we heard often when conducting pre-campaign surveys. These preliminary results revealed that 91 percent of the 518 people surveyed were unfamiliar with Popmoney. Focus groups confirmed a lack of familiarity with Popmoney and the concept of person-to-person (P2P) payments. Interviews with vendors at local art markets disclosed that the opportunity existed for Popmoney. However, the Pay Easy in the Big Easy team would have to assist in every step of the process because as one vendor said, "The only reason I have Square[®] is because an accountant came and laid it all out for me and told me he would handle all paperwork."

Mobile banking is new to local banks. Whitney National Bank, headquartered in New Orleans, was among the last bank in the United States to create its banking app, "Whitney2GO," which was added to app stores on July 23, 2013. In 2012, 28 percent of community banks in the United States listed mobile payments as a priority. But by 2013, that number dropped to 14 percent (Valentine, 2013). Despite mobile trends, banks have been slow to adopt mobile commerce. Fisery, however, is ahead of the curve. An innovator in the banking world, Fisery launched the app that banks have been waiting for.

Popmoney's main competitor at Loyola is PayPal's Venmo, which offers similar mobile services without fees. However, Popmoney's affiliation with Fiserv, TrustE, and Verisign are important security advantages. Popmoney's potential to grow comes from a network effect where first-time receivers initiate use with others.

In New Orleans, local business startups exceed the national average by 56 percent(New Orleans Index at Eight, 2013). Louisiana culture dominates in this city, and our universities are no exception. We strategically relied on local trends to appeal to our target audience.

Secondary Research

• Eighty-five percent of Americans own mobile phones. Fifty-nine percent of mobile bankers in the United States are ages 18-34. Banking ranked No. 8 of the top 12 ways people use their phones (Smith, 2012).

• In 2012, P2P payments incurred a low adoption rate due to usability concerns since P2P is not integrated with the consumer payment network or online banking (Valentine, 2012).

• Mobile devices accounted for 48 percent of total online shopping time, 34 percent on smartphones and 14 percent on tablets (ISO & Agent, 2013).

• U.S. consumers used mobile devices for nearly half of their online shopping, spending \$5.9 billion in mobile commerce sales during the first quarter of 2013 (ISO & Agent, 2013).

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Primary Research

Surveys

In our October survey, 162 students said they most often use a P2P service for online shopping and for entertainment. In our January survey of 518 Loyola students and New Orleanians, 92 percent reported they had never heard of Popmoney and 71 percent had never heard of P2P payments. Of community members ages 24-33, 91 percent had never heard of Popmoney and of students ages 18-23, 92 percent had never heard of Popmoney.

Focus Groups:

Loyola Students

- Students frequently download and delete applications from their mobile phones.
- Verisign symbols as security logos.
- Students do not use their phones to make scheduled payments online.

Young Professionals

- The term P2P is not recognized as person-to-person.
- - Security is the most influential factor in making mobile payments.

Public Relations Professionals

- Users would be more willing to pay the 95-cent fee if helping a charity.
- Create partnerships that are fueled by the use of Popmoney.

75 in-depth interviews of vendors, staff at Loyola, local nonprofits and other organizations:

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- The sensitive nature of finance requires a personal approach to promote Popmoney.
- New users need assistance through the Popmoney enrollment and verification process.
- the campus community.
- burden to the organization.

Target Audience

Primary Audience

- Lovola students
- Local market vendors

Secondary Audience

- New Orleans nonprofit organizations
- Mardi Gras organizations (krewes)
- Waka Kickball league of New Orleans
- Art market attendees
- New Orleans residents and entrepreneurs



• Students will download an application if it is popular and has been positively reviewed by peers. • Students are concerned that mobile banking applications are not secure, but they recognized the TRUSTe and

• Students will use their phone to make purchases online (e.g., shopping, entertainment).

• Positive reviews, convenience and ease of use are the most influential factors when downloading a mobile app.

An effective campaign must mutually benefit Popmoney and a designated charity or organization.

• Loyola is far less insular than many college campuses in the sense that our students are highly engaged outside of

• The Arts Council of New Orleans cited the annual cost of traditional credit card processing terminals as a financial

Key Messages College Students

- 1. Popmoney is the Big Easy way to pay your friends and is an alternative to cash or checks.
- 2. The digital, social person-to-person (P2P) payment service lets users send or request money using the recipient's phone number or email address.
- 3. You are instantly notified when money is deposited directly into your account, regardless of where you bank.
- 4. Certified by TRUSTe and protected by Verisign, Popmoney is safe and secure.
- 5. Popmoney is an easy cash alternative to pay for art, living, giving, eating and Mardi Gras.
- 6. Popmoney makes it easy to split rent, bills, taxis and restaurant checks.

New Orleans Community

- 1. Popmoney is the Big Easy way to pay.
- 2. When you NOLA Who You Pay with Popmoney, you are supporting the Big Easy culture.
- 3. Popmoney is an easy alternative to cash or checks.
- 4. Certified by TRUSTe and protected by Verisign, Popmoney is safe and secure.
- 5. There is no fee to have money deposited into your bank because the sender pays the fee.

Challenges & Opportunities

Challenge: Potential Popmoney users were concerned about privacy, security and negative customer reviews. Prospective users were reluctant to enter bank account numbers or send money using a mobile device. One New Orleans art vendor said he would "stay with [his] current payment service until Popmoney's customer reviews improve." In the app store (iOS), customers rated Popmoney with 2½ out of 5 stars, two stars fewer than Venmo. After planning to emphasize Fiserv's strong reputation to quell security concerns, we learned on Jan. 31 that the Popmoney team decided "to move away from linking Fiserv and Popmoney in branding."

Opportunity: Our campaign presented Popmoney as safe and secure, emphasizing the bank-grade security protection and the use of established, safeguarded financial industry networks in our key messages. We relied on the names and logos of TRUSTe and Verisign in our promotions and explained that the Popmoney verification process ensured security and identity protection.

Challenge: Popmoney's method of tracking enrollment and transactions was based on local zip codes and .edu email addresses. According to the Office of Institutional Research, 51 percent of Loyola students are from out-of-state. Therefore, more than half of our primary audience of Loyola, students were isolated from tracking methods because of their hometown bank accounts. Students typically do not use their .edu email addresses for non-school related information. Furthermore, international and Puerto Rican students were unable to enroll in Popmoney.

Opportunity: Our Jazz Fest raffle was designed to increase and measure enrollment and transaction numbers. Students submitted Popmoney usage screenshots to enter the raffle allowing our team to track accounts created without the university .edu address. We used the raffle entries, along with partnerships, to count the number of transactions that occurred "outside" of the New Orleans Metropolitan Statistical Area.

Challenge: Prospective users were willing to download Popmoney on their smartphones and enroll immediately but were reluctant to call Fiserv to complete the verification process. At least 20 students reported receiving error messages even after they had been verified because Popmoney had suspended their credit cards or froze their accounts. These challenges created skepticism.

Opportunity: Research indicated audiences respond if there is an additional incentive and the reward matches the effort required. According to *The Maroon*, Loyola's weekly newspaper, Jazz Fest ranks No. 1 among Loyola student favorite festivals. Therefore, a free pair of tickets to Jazz Fest provided an enticing incentive for students and New Orleans residents to complete the verification process. To combat enrollment issues, team members used their own accounts to illustrate how easy the transaction could be.

Objectives, Strategies, Rationales, Tactics

Objective 1: To increase awareness of Popmoney within our target audience by 5 percent during February 2014.

Strategy 1: Create a culturally relevant campaign theme, **Pay Easy in the Big Easy**, to frame how Popmoney can be integrated as a payment option in New Orleans. Rationale: Our public relations professionals focus group advised that we make Popmoney relevant by connecting it to the larger story of New Orleans. We linked Popmoney's message of ease to the popular euphemism for New Orleans, the Big Easy. This connection was critical because our surveys and interviews showed minimal recognition of Popmoney among Loyola students and New Orleans residents.

Tactic 1: <u>Create a culturally relevant logo:</u> Our logo illustrates a gold crown accented with purple and green, traditional Carnival colors. Mardi Gras krewes, local organizations that sponsor parades, honor a king and queen who are easy to recognize by their crowns. Mardi Gras royalty is usually selected based on monetary and community contributions. The crown in our logo represents how Popmoney can similarly contribute to the local economy and culture.

Tactic 2: <u>Establish a connection between local residents and Popmoney through our **NOLA Who You Pay** challenge: We challenged potential Popmoney users to know who they pay by shopping at markets where they would interact with the entrepreneur who crafted their earrings or designed their painting and would be willing to support the vendor by paying the 95-cent transaction fee. Our play on the widely recognized acronym for New Orleans was culturally relevant.</u>

Strategy 2: Reinforce Popmoney benefits through increased visibility and repetition of the **Pay Easy in the Big Easy** key messages.

Rationale: Cognitive dissonance theory suggests that audiences resist messages that conflict with their current mindsets but accept messages that align with their existing attitudes. Our messages reflected Popmoney's easy integration into our target audience's lifestyle.

Tactic 1: <u>Present a consistent design on all collateral materials</u>: Our campaign materials depicted the **Pay Easy in the Big Easy** logo with Carnival colors.

Tactic 2: <u>Distribute NOLA Who You Pay information cards</u>: NOLA Who You Pay cards conveyed our key messages and social media handles. Individuals signed the card to acknowledge they had learned how to Pay Easy in the Big Easy with Popmoney and checked a box to accept the NOLA Who You Pay challenge. The perforated card allowed us to track the number of educated audience members.

Tactic 3: <u>Display campaign logo on television screens around Loyola's campus</u>: Plasma screens in the Danna Student Center and the School of Mass Communication, two areas with high daily foot traffic, featured a graphic with our theme and logo motivating students to engage with us on social media and to participate in our raffle. The screens provided easy accessibility to our key messages and contact information.

Strategy 3: Educate our audience about Popmoney and its benefits to New Orleans residents, emphasizing P2P payments through interpersonal communication. Rationale: Our research indicated people don't like to talk about money, especially digital alternatives that present security and privacy concerns. We broke this barrier with multiple face-to-face interactions with Loyola students, market vendors and other New Orleans residents, replicating the P2P nature of Popmoney.

Tactic 1: <u>Engage with Loyola students at an information table</u>: We spent nine days in the Danna Student Center at an information table to educate students about Popmoney's benefits and the ease of enrollment. We attracted student attention with our Jazz Fest raffle and engaged in one-on-one conversations about how Popmoney can fit into their lives.





Tactic 2: <u>Demonstrate how Popmoney works through Pop Pong activity</u>: We used a relatable activity to bridge the gap between finances and a college student's lifestyle. Our version of the popular bar game beer pong demonstrated the transaction process of sending and receiving. Participants tossed a small ball that symbolized cash into large orange drink coolers that represented their bank accounts. Pop Pong drew attention to our information tables.

Tactic 3: Distribute NOLA Who You Pay information cards: See Objective 1, Strategy 2, Tactic 2.

Tactic 4: <u>Pitch **Pay Easy in the Big Easy** and **NOLA Who You Pay** to University Student Affairs: Every student receives "5 Things Happening at Loyola," a weekly email from Student Affairs that outlines five major activities on campus. For the second week of the campaign, the email included information about our campaign.</u>

Tactic 5: Introduce Popmoney to local nonprofits: To raise awareness about how local nonprofits could benefit from using Popmoney, we sent an email message to our local American Heart Association and to the listserv manager of Unified Nonprofits, a coalition of nearly 700 local nonprofits. Our message highlighted how easy and useful Popmoney is at fundraising events and that nonprofits can keep 100 percent of their donated funds.

Tactic 6: <u>Introduce Popmoney to New Orleans outdoor market vendors</u>: Through one-on-one conversations, our team introduced Popmoney to vendors at the Frenchmen Art Market, Arts Market of New Orleans, Freret Street Art Market and Crescent City Farmers Market. We assisted interested vendors as they set up their accounts. We also gave a 15-minute presentation at the February Arts Council of New Orleans meeting. After our initial conversations we continued engagement with an email to each market vendor reinforcing Popmoney.

Tactic 7: <u>Present Popmoney to pedicab companies</u>: Pedicabs are cyclist-driven, two-seater carriages in the French Quarter that cost \$1 per person per block traveled. We distributed literature at two pedicab companies and introduced Popmoney as a digital cash alternative for the drivers who are independent contractors.

Tactic 8: <u>Present Popmoney to select Mardi Gras krewes</u>: Krewes coordinate parades and balls during the Mardi Gras season. We presented Popmoney to the Intergalactic Krewe of Chewbacchus and Krewe de Lune as an effective way to collect member dues and sell tickets to their Mardi Gras ball.

Tactic 9: <u>Present Popmoney to Waka Kickball League</u>: At City Park, we distributed literature to a large group of young adult players and introduced Popmoney as an alternative means to pay for shared team costs and to split rent and bills.

Tactic 10: <u>Pitch news release to business reporters to describe Popmoney in New Orleans</u>: We sent a news release to *New Orleans City Business, The Times-Picayune* and Nola.com, *The Advocate*, WGNO-TV (ABC affiliate), WWL-TV (CBS affiliate), WVUE-TV (Fox affiliate), WWL radio and Media Syndication Services in Washington, D.C.

Tactic 11: <u>Develop public service announcement</u>: To promote AHA donations through Popmoney we sent a public service announcement to the Bill Press Show, a nationally syndicated talk show within Media Syndication Services.

Tactic 12: <u>Interview with reporter from *The Maroon*, the campus weekly newspaper</u>: Because of the buzz **Pay Easy in the Big Easy** created on campus, *The Maroon* approached our team for an interview. The story ran on the front page on Feb. 21.

Strategy 4: Create social media platforms to engage our audiences in easy conversation and reinforce key messages. Rationale: Our focus group revealed that people rely on recommendations from their personal networks. Our secondary research indicated that one third of adults younger than 30 get their news from social media network sites.

Tactic 1: <u>Use unified messaging across all platforms</u>: We created a Facebook page, **Pay Easy in the Big Easy**, a Twitter handle, **@PayEasyBigEasy**, and an Instagram account, **@PayEasyBigEasy**, to share our key messages through one unified voice on all channels. Accounts used the same photos, hashtags, links and calls to action.

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Tactic 2: <u>Feature campus opinion leaders as Very Important Payers</u>: We selected Loyola opinion leaders such as the Student Government Association president, who had already engaged with our campaign, to enhance the credibility of our message during the last two weeks on Loyola's campus.

Tactic 3: <u>Promote Easy Week on social media</u>: We used Facebook, Twitter and Instagram during the last week of February to promote Easy Week when we suggested a different easy way each day to use Popmoney. For example, on Art Easy Friday, our posts showed a photo of the artwork of a vendor who accepts Popmoney.

Tactic 4: <u>Provide official contest rules and guidelines online</u>: In accordance with Fiserv's contest rules and guidelines, we developed a Wordpress site that listed our official contest rules and guidelines at www.PayEasyBigEasy.wordpress.com.

Objective 1 Outcome: EXCEEDED

We exceeded our objective by increasing awareness among New Orleans residents of Popmoney's benefits by 46 percent, based on our pre-campaign and post-campaign surveys. (See Appendix page [82], Survey Results). **Pay Easy in the Big Easy** collected signed Popmoney information cards from 386 Loyola students and New Orleans residents confirming they learned to **Pay Easy in the Big Easy**. Our **NOLA Who You Pay** challenge was accepted by 237 individuals.

We reached 5,826 on campus through plasma screens displaying our theme and logo and the university email blast, 5 Things Happening at Loyola. The 12-column inch front-page article in the Feb. 21 issue of *The Maroon*, "Loyola Bateman Team markets payment application," detailed our campaign to increase Popmoney awareness.

We reached 700 local nonprofit organizations through Unified Nonprofits of Greater New Orleans, the 1,643 Facebook friends of The Intergalactic Krewe of Chewbacchus, and the 95 individuals we directly interacted with through presentations to the Arts Council of New Orleans, Krewe de Lune and Waka Kickball League. **Pay Easy in the Big Easy**'s public service announcement received national attention with 189 airplays on the The Bill Press Show and 42 airplays on Free Speech TV, which reaches 45 million households.

Objective 2: To increase enrollment in Popmoney by 10 percent at Loyola University New Orleans during February 2014.

Strategy 1: Use interpersonal communication and demonstrations to educate students on how to enroll in Popmoney. Rationale: College students do not often discuss finance. Research indicates that college students disregard financial messages. A focus group revealed that students are receptive to financial information if disseminated interpersonally. We relied on personalized conversations with students and demonstrations with laptops, tablets and smartphones to showcase Popmoney benefits because competitors such as Chase QuickPay, Venmo, PayPal and Google Wallet are better known among Loyola students.

Tactic 1: Engage with Loyola students at Popmoney information table: See Objective 1, Strategy 3, Tactic 1

Tactic 2: Feature opinion leaders as Very Important Payers: See Objective 1, Strategy 4, Tactic 2

Tactic 3: <u>Present Popmoney to Loyola students in classes and club meetings</u>: We delivered a slide presentation to four School of Mass Communication classes, to the mandatory weekly forum for music industry students and to 10 clubs and organizations about how Popmoney can be used for splitting rent, bills and restaurant checks and demonstrated the easy enrollment steps. For music forum students, we also introduced Popmoney as an efficient means to manage band costs, sell merchandise and organize finances. We showed clubs and organizations how Popmoney can be used to fundraise, collect dues and sell T-shirts. One of our Very Important Payers presented on behalf of Popmoney to her organization.

Tactic 4: <u>Partner with a national nonprofit</u>: We hosted a heart health discussion to advocate Popmoney's use for donating to charitable causes. A national Go Red for Women spokesperson discussed the importance of heart health for young women. We demonstrated the easy enrollment to encourage donations to the local AHA.



Strategy 2: Attract attention to Popmoney with Jazz Fest ticket raffle.

Rationale: Jazz Fest attracts approximately 450,000 attendees. A pair of free Jazz Fest tickets provided an enticing incentive for students. Moreover, Jazz Fest's mission to promote and preserve the culture and community of Louisiana aligned with our campaign's key messages.

Tactic 1: Offer chances to win a pair of Jazz Fest tickets to students who send verification of enrollment to payeasybigeasy@gmail.com: The raffle encouraged students to enroll in Popmoney but also pushed campaign engagement. Students submitted proof of enrollment directly to the campaign's email address as an entry into the raffle. We disseminated rack cards outlining the steps to enter the Jazz Fest raffle at events and at our Popmoney information table.

Tactic 2: Promote the Jazz Fest raffle during presentations and conversations: We demonstrated the Popmoney enrollment process and suggested students use their confirmation as a raffle entry. At all campus events, we displayed our eye-catching poster highlighting the free tickets to the festival as incentive for Popmoney enrollment and use.

Objective 2 Outcome: EXCEEDED

We exceeded our objective by 42 percent by receiving 48 enrollment email confirmations from Loyola students who were entered into our Jazz Fest raffle. Our reach extended beyond the Loyola community with 25 enrollment email confirmations from local residents. We created social media posts about our five VIPs, which generated 858 impressions through Facebook, Twitter and Instagram.

The event with the national Go Red for Women spokesperson resulted in the enrollment of all attendees. The AHA speaker praised the campaign, "Pay Easy in the Big Easy demonstrates how Popmoney can easily be used to donate to a great cause and engage younger audiences." We presented to four SMC classes, 10 clubs and organizations and staffed an information table throughout the campaign.

Objective 3: To increase the number of transactions at Loyola University New Orleans by 10 percent during February 2014.

Strategy 1: Create partnerships to provide students with multiple opportunities to try Popmoney. Rationale: Our pre-campaign survey revealed 91 percent of Loyola students were unfamiliar with Popmoney and only 1.9 percent had previously used Popmoney. As recommended by our focus group with public relations professionals, we combined **Pay Easy in the Big Easy** with charitable causes and familiar brands to resonate with our target audience.

Tactic 1: Host Pay Easy Pinkberry event: The local Pinkberry franchise agreed to create a Popmoney account and accept transactions on campus. The pop-up Pinkberry stand was placed outside of the student center. The well-recognized brand enticed students, initiated transactions and fostered trust in Popmoney's service. As an added incentive, students who opted to Pay Easy with Popmoney spun a prize wheel and were eligible to enter the Jazz Fest raffle.

Tactic 2: Partner with the local AHA to collect donations: Our campaign emphasized Popmoney as an easy way to support research against heart disease through a donation to the local AHA. In addition to hosting a local AHA event at Lovola, we used our social media platforms to spread the organization's messaging and provide instructions on how to donate through Popmoney.

Tactic 3: Partner with the Epsilon Phi chapter of Delta Gamma to collect funds with Popmoney: We saw the multiple spring semester sorority events as an opportunity to make event planning and payment easy for Loyola sororities. After meeting with Delta Gamma, Loyola's largest sorority, to discuss the benefits of Popmoney as an effective way to collect payments, the group created an account to accept payments for special event T-shirts and other spring functions.

Tactic 4: Prompt students to visit local markets to use Popmoney with participating vendors: Loyola students actively engage with New Orleans outside of Loyola's campus and support the city's thriving artisan community. We showcased vendors on our social media channels to motivate students to use Popmoney to buy local art with our NOLA Who You Pay challenge.

Strategy 2: Highlight different ways to make Popmoney transactions easy for a college student through Easy Week.

Rationale: Mardi Gras is a signature event for our city but is a distraction to students. SMC Student Services Coordinator Laura Beatty told us, "No one is focused with parades starting." We highlighted one Popmoney use per day featuring the word "easy" to consistently communicate and prevent our messages from getting lost in the Mardi Gras excitement.

Tactic 1: Incorporate Popmoney in SGA Smardi Gras events: Easy Week aligned with Loyola's Student Affairs Mardi Gras safety campaign, Smardi Gras. To accentuate our messages, we promoted Popmoney as a safe alternative to cash for Mardi Gras expenses at SGA-sponsored events that generated student attention during the Mardi Gras merriment and madness.

Tactic 2: Develop and promote daily messages: We created themed days to feature uses of Popmoney for the last week of

- February. We aligned each day with a key message. weekend markets.

 - Care of Yourself Day."
 - Popmoney app.
 - search for an ATM and make Mardi Gras easier.

Strategy 3: Host Mardi Gras market to sell Mardi Gras gear benefitting the local AHA on Feb. 27. Rationale: To demonstrate how Popmoney can translate into interpersonal shopping habits, we brought the local market concept to campus. In conjunction with Easy Week, we hosted a Mardi Gras-themed market where we sold Mardi Gras essentials: costume accessories and passes to a bathroom along the parade route.

Tactic 1: Sell Mardi Gras wigs to encourage Popmoney trial transactions: For many Mardi Gras goers, costumes inspire celebration. On Feb. 25, with the highly popular Krewe of Muses parade only a few hours away, we used Popmoney to sell \$4 purple, green and gold tinsel wigs as an easy way for students to join the festive spirit and to donate to heart disease prevention. This event was part of Pardi Easy day during Easy Week.



• Art Easy: On the last weekend of February, we featured art market vendors who accept Popmoney on our social media. On Feb. 21, we talked with students at the SGA Mardi Gras Mambo event to encourage them to NOLA Who You Pay at the

· Give Easy: On Monday, Feb. 24, we encouraged donations to the local AHA through Popmoney on our social media accounts and in one-on-one conversations. · Live Easy: On Tuesday, Feb. 25, we promoted Popmoney on our social media as an easy way to split rent, bills and other shared living expenses. We chose Tuesday as our Live Easy day so the messages would align with Smardi Gras events for "Take

• Eat Easy: On Wednesday, Feb. 26, our campus dining hall featured a Mardi Grasthemed lunch. We informed student how to split dinner checks and buy local food with Popmoney. We distributed "free cone" coupons to students who downloaded the

• Pardi Easy: On Thursday, Feb. 27, we hosted our Mardi Gras market with Loyola's American Advertising Federation Team's "Pop-up Mardi Gras Makeover" event. We talked with students about how Popmoney can eliminate the need to carry cash or

• Stay Easy: On the last day in February, we held our Jazz Fest raffle drawing and reminded students to continue to use Popmoney to Pay Easy in the Big Easy.

Tactic 2: Sell Mardi Gras bathroom passes: The popular Mardi Gras song, "Ain't No Place to Pee on Mardi Gras Day," says everything about the bathroom situation along parade routes. Having a plan is essential, or your party is over. With this demand, we sold all-day passes using Popmoney to a bathroom along the most popular parade route, easing the minds and bladders of the well-hydrated revelers.

Tactic 3: Offer a spin on a prize wheel for Popmoney payers: Each person who opted to Pay Easy with Popmoney and purchase a Mardi Gras wig or bathroom pass spun the prize wheel. The prizes included an AHA cookbook, a pair of NBA Pelicans Basketball game tickets and multiple entries into our Jazz Fest raffle.

Objective 3 Outcome: EXCEEDED

We surpassed our goal by 140 percent based on 60 separate transaction email confirmations from Loyola students who took advantage of our Pay Easy Pinkberry and Mardi Gras market on Pardi Easy day. As a result, our campaign generated \$157 in contributions to our local AHA.

Delta Gamma adopted Popmoney as their primary method of payment for this semester's event T-shirts. Other partnerships resulted in limited transactions because of the number of students who received verification and card error messages. We expect their awareness and enrollment will generate Popmoney transactions in the future.

Our messaging reached beyond the Loyola community. The Intergalactic Krewe of Chewbacchus collected \$662 in memberships dues through Popmoney.

Objective 4: To create a campaign that promotes continuous use and adoption of Popmoney in New Orleans after February 2014.

Strategy 1: Share messages with local entrepreneurs who can easily adopt Popmoney for long-term use and continue the "network effect" after February 2014.

Rationale: Focus group feedback encouraged us to identify Popmoney with a popular local trend. The percentage of business startups in New Orleans exceeds the national average by 56 percent, according to the Greater New Orleans Community Data Center. We identified entrepreneurs as ideal users and contributors to the "network effect" of Popmoney "in which someone who receives money using the service then begins using the service to send money to additional people they know or owe" as defined by Fiserv.

Tactic 1: Demonstrate to entrepreneurs how Popmoney integrates into their current business model: In conversations with vendors, we presented captivating visuals that outlined each step in the enrollment and transaction process, highlighting Popmoney as an easy digital alternative to cash. Pay Easy In the Big Easy also demonstrated Popmoney transactions through our own accounts on our personal smartphones and tablets.

Tactic 2: Present to pedicab companies: See Objective 1, Strategy 3, Tactic 8.

Tactic 3: Provide entrepreneurs with Popmoney promotional materials: We distributed stickers provided by Popmoney and Pay Easy in the Big Easy rack cards to vendors and pedicab drivers to pass along to their customers.

Strategy 2: Share messages with local organizations that can easily adapt the system of Popmoney for long-term use and continue to build the "network effect" after February 2014.

Rationale: Popmoney is an efficient way to collect multiple payments. Organizations benefit from the integration of Popmoney because it eliminates service charges for the receiver. The founder of the Krewe of Chewbacchus said that a portion of their proceeds from membership dues goes to paying fees charged by their current payment service. By using Popmoney instead, the krewe can allocate those funds elsewhere in the organization's operational budget.

Tactic 1: Partner with the Epsilon Phi chapter of Delta Gamma to collect funds with Popmoney: See Objective 3, Strategy 1, Tactic 3

Tactic 2: Present Popmoney to Mardi Gras krewes: See Objective 1, Strategy 3, Tactic 10

Tactic 3: Present Popmoney to Waka Kickball League: See Objective 1, Strategy 3, Tactic 11

Tactic 4: Present Popmonev to nonprofit organizations: See Objective 1, Strategy 3, Tactic 7

Objective 4 Outcome: ACHIEVED

The buzz within the art community was palable as our Pay Easy team received a commitment from Frenchmen Art Market vendors John Mancina of Crescent City Creations, Ally Burguieres of Wish Dogs and Nurhan Gokturk to incorporate Popmoney as an additional method of payment for future customers. Our local AHA raised \$157 by adopting Popmoney to collect donations.

A Waka Kickball League member expressed interest in using Popmoney to accept donations for their philanthropic event.

Krewe de Lune, a 100-member organization, expressed enthusiasm to use Popmoney next Mardi Gras to collect money for ball tickets.

Our most promising, long-lasting partnership proved to be the Intergalactic Krewe of Chewbacchus, a 400-member organization that said they would use Popmoney next Mardi Gras season to collect money for membership dues.

Conclusion

Pay Easy in the Big Easy transformed Popmoney from an unknown national financial service to a localized, personal way to pay. We spent \$292 and 1,142 team hours. We received \$796 in donated products and services. After educating our target audiences, our campaign increased Popmoney awareness by 46 percent. Subsequently, we increased the number of Popmoney enrollments by 42 percent at Loyola. Pay Easy in the Big **Easy** produced a total of \$1,193 documented Popmoney transactions in New Orleans during February. We adhered to the Popmoney brand standards, Terms of Use and Legal Disclosures. Our Pay Easy in the Big Easy campaign left "consumers and target audiences with an understanding of the Popmoney service - what it is, how it works, why it is a beneficial payment method – and a strong desire to seek out and use the service as well as refer others to enroll and use," as required by the PRSSA Bateman Competition Project Brief.

