



Popmoney® Personal Payment Service

PRSSA 2014 Bateman Case Study Project Brief

The Client

Fiserv (NASDAQ: FISV) is a leading global provider of information management and electronic commerce systems for the financial services industry. Fiserv has more than 16,000 clients worldwide including banks, credit unions and savings institutions, billers, mortgage lenders and leasing companies, brokerage and investment firms and other business clients. Many consumers already use Fiserv services through their banks. For example, the company supports online and mobile banking and payment services for many of the most well-known banks in the U.S. In fact, 55 million people use Fiserv-powered online banking services today, while more than 70 percent of all bill payments made at U.S. financial institutions are processed by Fiserv. Fiserv executes 20 billion digital transactions, moving \$1 trillion, every year.

The Product

Popmoney® allows people to securely send, request and receive money using their existing bank account. Users can send or request money using the recipient's email address or mobile number.

Currently, more than 1,900 banks and credit unions, such as Citibank, PNC, SunTrust, and a host of community banks and credit unions, offer Popmoney through their online or mobile banking services. A list of participating banks is available at Popmoney.com. The service can also be used directly from Popmoney.com* or through apps for iPhone, Android and Windows Phone.

The enclosed fact sheet and key message document provide more details on the service.

The Opportunity

Popmoney is not currently well-known among consumers, and while many consumers can access Popmoney through their banks, it is typically presented as a feature within online or mobile banking and is not always prominently displayed. Case Study participants should develop and execute a strategic public relations program to grow adoption of the Popmoney service by increasing the number of consumers using the service and increasing the number of transactions made through the service.

All campaigns and developed content should be factual and relevant. A successful program will leave 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.

*Terms and Conditions Apply.

Popmoney® personal payments services offered at Popmoney.com are provided by or through CheckFreePay Corporation, a licensed money transmitter, and/or its affiliate CheckFreePay Corporation of New York, which is licensed and regulated as a Money Transmitter by the New York State Department of Financial Services, each a wholly owned subsidiary of Fiserv, Inc.



Teams must:

- Develop and execute a public relations campaign inclusive of research, planning, execution and evaluation
- Adhere to the Popmoney brand standards, as outlined in the guidelines at <http://www.pages05.net/fiservmarketing/PopmoneyBrandResourceCtr>
- Adhere to the Popmoney Terms of Use, as set forth at www.popmoney.com
- Adhere to the Legal Disclosures as outlined in the Guidelines section, below

Teams are encouraged to:

- Use a variety of communication channels and formats and to think beyond traditional public relations tactics. The Popmoney service has strong potential to grow through a “network effect,” in which someone who receives money using the service then begins using the service to send money to additional people they know or owe.
- Promote the use of the service by groups and associations (such as for the collection of dues). Target audiences do not need to be limited to individual users.
- Customize campaigns to capitalize on unique attributes of their school or its students.

Audiences

The primary audience is consumers aged 18-24, including but not limited to:

- College students
- Working young adults

Secondary audiences include people with whom the target demographic is likely to exchange money, such as:

- Parents and other family members
- Roommates
- Friends

Objectives

- Promote adoption of the Popmoney service by educating target audiences on the service in a way that drives enrollment and usage.
- Encourage ongoing use of the Popmoney service by presenting the benefits of the service and its capabilities in a way that resonates with the target audiences’ current lifestyle.

Guidelines

- All materials referencing Popmoney, including, but not limited to, brochures, flyers, radio or television scripts, emails and presentations (such as PowerPoint decks) must include the Popmoney Legal Disclosures provided below and be submitted to Fiserv Legal for review and approval at the BatemanCompetiton@fiserv.com email address. (Note: CheckFreePay, the entity referenced in the disclosure, is a subsidiary of Fiserv.) The Legal Disclosures must be legible. Entries that do not adhere to this requirement will be disqualified. Please submit requests at least five business days in advance - earlier is preferable.
- In all social communications, such as tweets, a direct link to the landing page at Popmoney.com must be included. Entries that do not adhere to this requirement will be disqualified.
- Financial institutions that offer the Popmoney service may be named when promoting the service; however in all cases, use of a bank or credit union name and/or logo must be approved



by Fiserv and the financial institution prior to use. Requests for approval are submitted to the financial institution by contacting the Fiserv representative listed below. Please submit requests at least five business days in advance – earlier is preferable, as there are often multiple parties at the financial institution that must approve these requests.

- Requests to conduct media pitching or interviews (outside of college-run newspapers, radio or TV stations and/or newsletters) must be submitted to Fiserv for review and approval. Requests for approval are submitted by contacting the Fiserv representative listed below. Please submit requests at least three business days in advance.
- Any contests used to promote the Popmoney service must adhere to all appropriate rules and regulations and must be reviewed and approved by Fiserv Legal. Please submit requests at least five business days in advance. Requests for approval are submitted by contacting the Fiserv representative listed below.
- Do not create new Facebook, Twitter or other social accounts for Popmoney. You may use existing personal accounts or accounts affiliated with organizations, such as a campus service organizations, student groups, fraternities, sororities, etc. to promote the service, provided such efforts adhere to the other guidelines outlined in this document.
- Campaigns must be in good taste. Under no circumstances should the Popmoney service be promoted for use in conjunction with gambling or any illegal activity.
- Adherence to the Popmoney brand standards and the Popmoney Terms of Use is required.

Project Resources

- Popmoney Key Messages (attachment)
- Popmoney Usage Patterns (attachment)
- Popmoney Fact Sheet (attachment)
- [Popmoney Brand Guide](#)
(<http://www.pages05.net/fiservmarketing/PopmoneyBrandResourceCtr>)
- Fiserv website: www.fiserv.com
- Popmoney website: www.popmoney.com
- Legal Disclosures Review: BatemanCompetition@fiserv.com (for use when submitting materials referencing Popmoney for review)
- Fiserv Contact: Cory Jones at cory.jones@fiserv.com (for general questions, as well as for approvals to reference financial institutions by name/use their logos, for approval of media pitches outside of college-run outlets, and for approval of contests)

Legal Disclosures (to be included in all written materials and audio scripts promoting Popmoney)

Popmoney®*

*Terms and Conditions Apply. Popmoney® personal payments services offered at Popmoney.com are provided by or through CheckFreePay Corporation, a licensed money transmitter, and/or its affiliate CheckFreePay Corporation of New York, which is licensed and regulated as a Money Transmitter by the New York State Department of Financial Services, each a wholly owned subsidiary of Fiserv, Inc.