

# Uniti East 2012

September 19th

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eCommerce Solutions  
Retail & Business Online, Popmoney  
ACH & Wire Manager, Mobiliti

**fiserv.**



# Retail Strategies

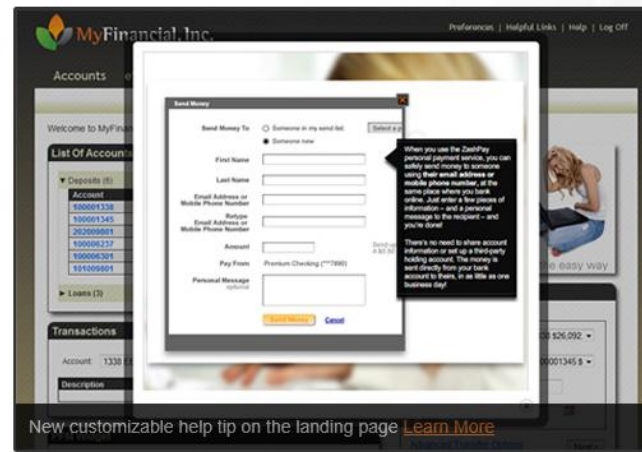
# Retail Online 4.1

**fiserv.**

[home](#) | [new features](#) | [branding](#) | [integration](#) | [branding form](#)

## The New Retail Online 4.1 Online banking the way you want it!

- *Integrated Landing Page*
- *Spending Report*
- *Custom Help Tips and Menu Options*
- *Enhanced look and feel*
- *CheckFree® RXP® Bill Payment Widget*
- *Embedded BeaverCreek Tutorials*
- *Take your online presence to the next level*



### Branding Form

After reviewing the new features of Retail Online 4.1, please complete the branding form to start the process for your landing page upgrade.

[Branding Form >>](#)

### New Features

Click below to see more details on the enhanced online experience brought to you by Retail Online 4.1.

[Learn More >>](#)

### Sample Sites

Click here to see how other financial institutions have maximized the branding and layout options of Retail Online.

[Learn More >>](#)

### Online Education Center

The BeaverCreek Online Education Center provides your customers with step by step how-tos for Retail Online so you can maximize their online experience.

[Learn More >>](#)

# Retail Online™

## World-Class Online Banking

View account balances

Pay Bills and People

Transfer Funds

Review transactions from all accounts

Review spending behaviors

The screenshot shows the MyFinancial, Inc. online banking interface. The top navigation bar includes links for Accounts, Bill Pay, Express Transfers, External Transfers, My Spending, My Alerts, and Services. The main content area is divided into several sections:

- My Accounts:** A table showing account balances for Deposits (4) and Loans (5).
 

Account	Description	Balance
**0050	Family Checking	2,855.03
**0075	HSA	1,718.33
**0050	Family Savings	44,984.23
**0505	COD for Kids	79,640.07
- Quick Pay:** A form for making payments, including fields for Biller, Pay Date, Amount, and Pay From.
- Quick Transfer:** A form for transferring funds between accounts, including fields for Transfer From, Transfer To, Transfer Amount, and Transfer Date.
- Today's Transactions:** A table showing transactions for February 07, 2011.
 

Description	Amount	Balance
115030042 Ecorp transfer from REGULAR SAVINGS 300050 on 2/02/11 at 15:03	.02	2,855.03
115025811 Ecorp transfer from Health Savings 200075 on 2/02/11 at 15:02	-.01	2,855.01
Internet Loan Payment To HOME EQUITY VAR 300050 400001750	-100.00	2,855.00
400001744 Internet Transfer To Health Savings 200075 on 2/01/11 at 10:55	-45.00	2,955.00
400001757 Internet Transfer To Health Savings 200075 on 1/18/11 at 15:37	-347.16	3,000.00
400000989 Internet Transfer From REGULAR SAVING 300050 on 1/11/11 at 14:07	1,000.00	3,347.16
400000552 Internet Transfer To Health Savings 200075 on	---	---
- Spending Report:** A pie chart and table showing spending behavior for Family Checking \*\*0050 \$2,855.03 from 01/04/2011 to 01/11/2011.
 

Category	Amount	Percent
Rent/Housing	\$2,418.95	88.5%
Medical	\$201.20	5.7%
Entertainment	\$197.50	5.6%
Groceries	\$188.80	5.3%
Computer	\$151.00	4.3%
Insurance	\$125.25	3.5%
Loan Payments	\$125.00	3.5%
Vacation	\$125.00	3.5%
Totals	\$3,532.70	100%

Over 90% of day-to-day online banking activity can be completed within the Financial Overview

Post-Implementation New Enrollments



Bill Pay Activations





# Person-to-Person Payments

# Largest P2P Network for Financial Institutions

---

popmoney

and

Zash  
pay®

Integrated to leverage  
the strengths of  
both products

Network of **1,400**  
financial institutions

Reaching **35**  
**million** online  
banking consumers

# CashEdge Overview

Established, referenceable client network: 100% client retention

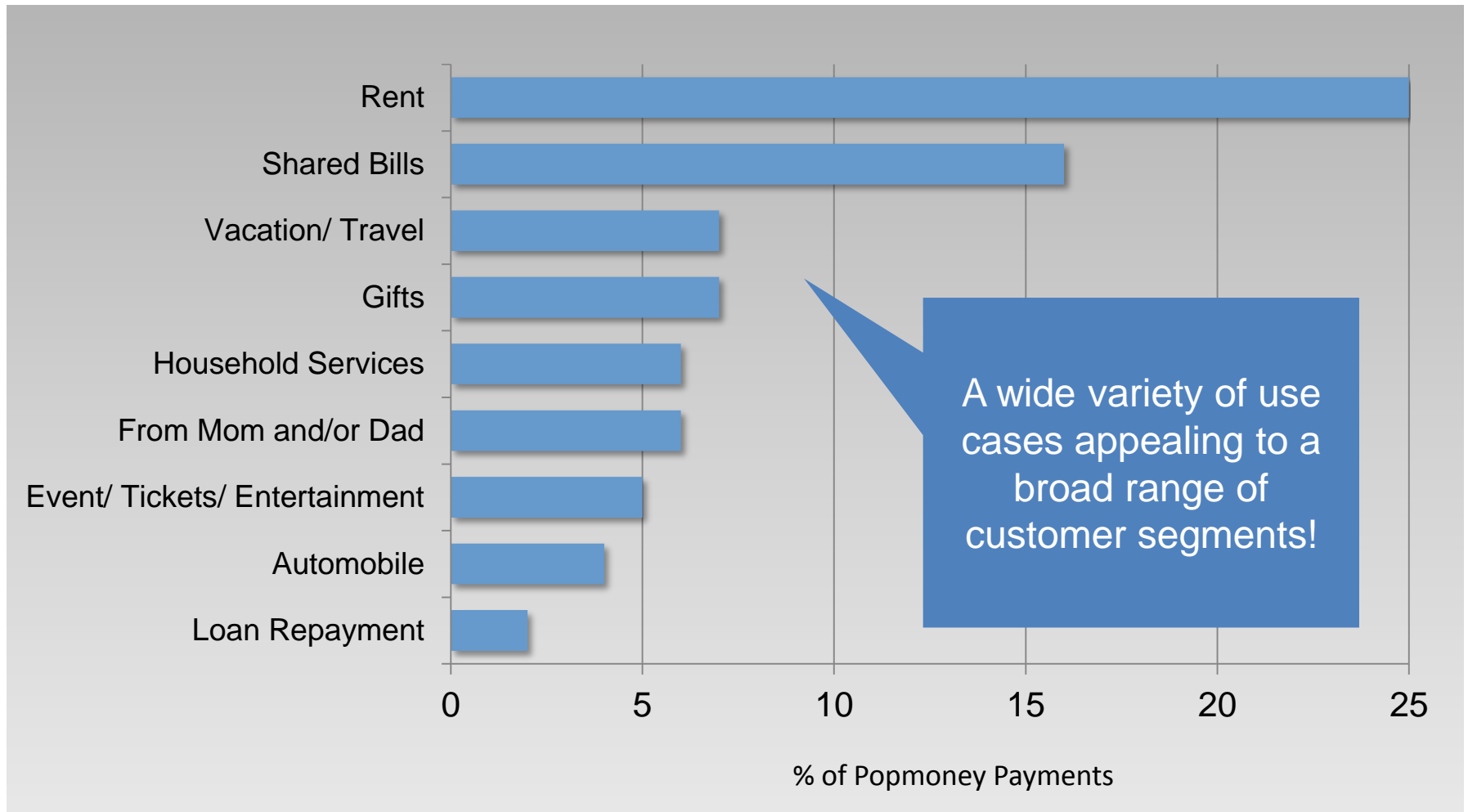
Dominant market-share in top-30 bank segment

8 of top 10

20 of top 30



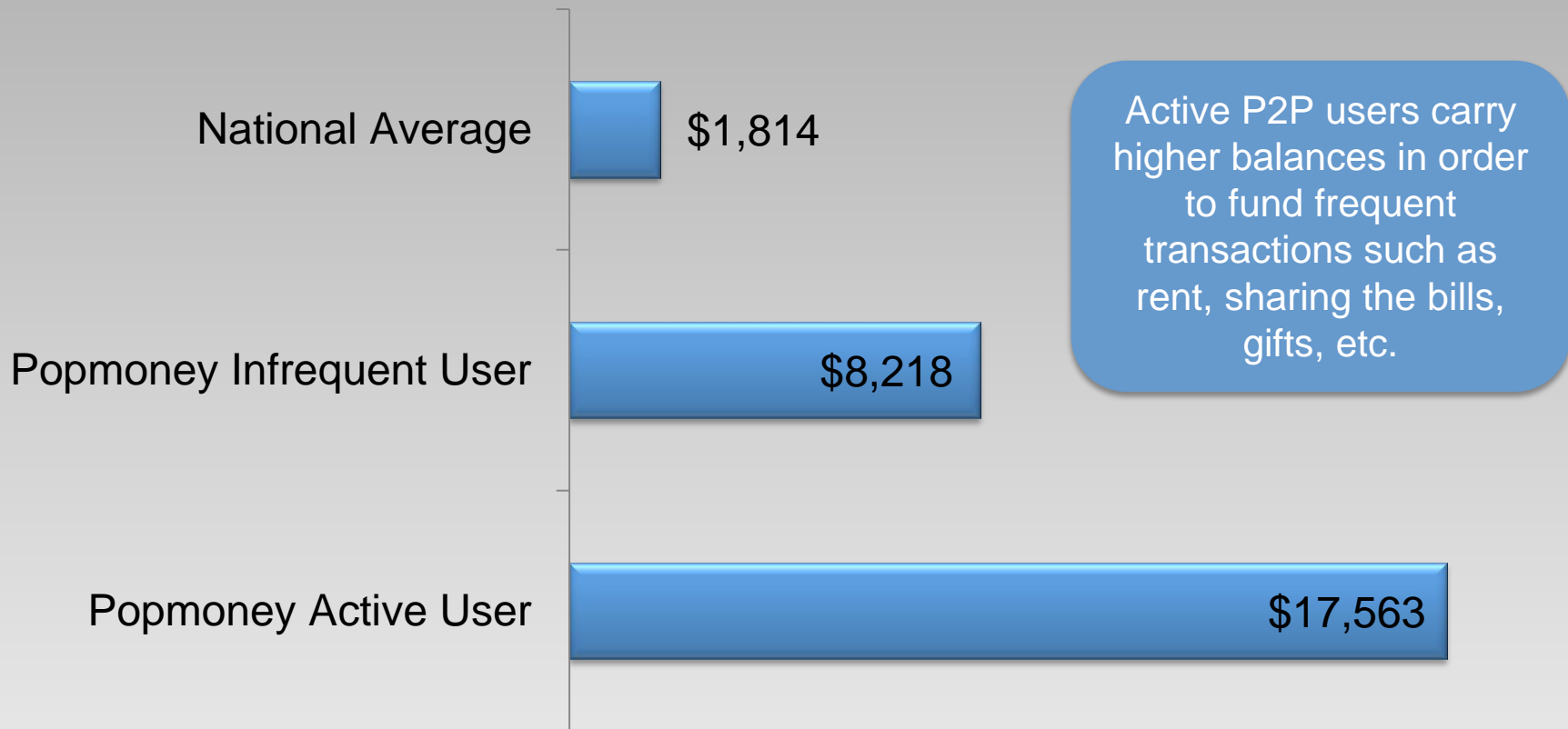
# What Are People Doing with P2P? More Than Just Splitting the Check!



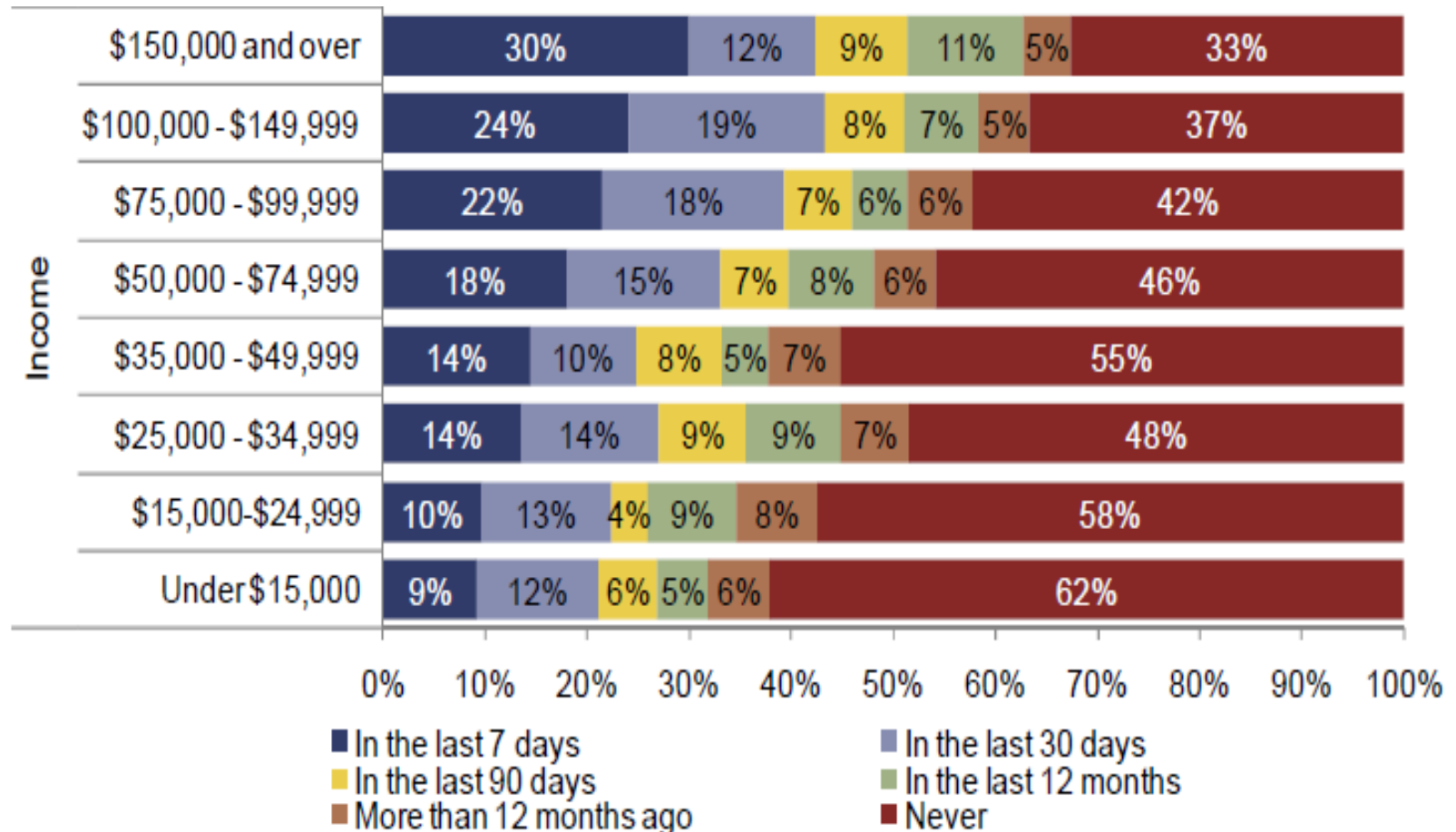


# Active P2P Users Carry Higher Balances

## Average Balance Comparison

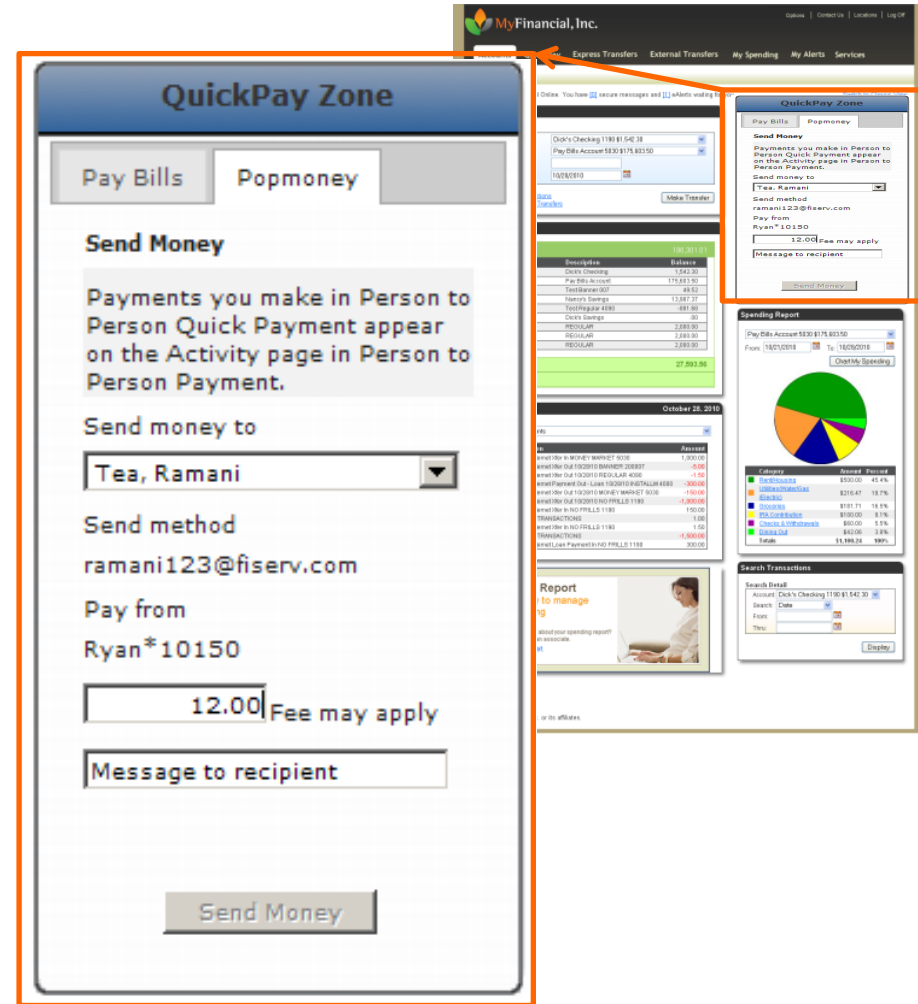
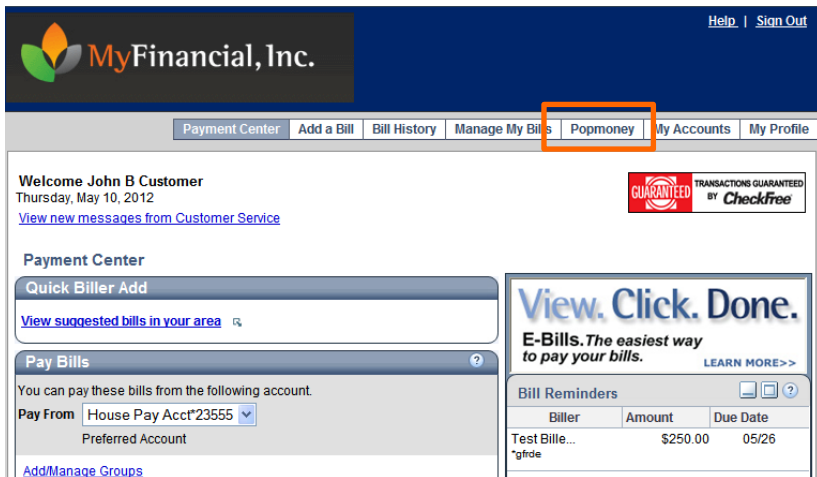


# P2P Users are More Affluent



# Popmoney<sup>®</sup> Integration Person-to-Person Payments

- Access through Bill Pay widget for CheckFree<sup>®</sup> RXP<sup>®</sup> clients
- Access within bill pay



Roadmap items subject to development, business prioritization and scheduling

# Enhanced Send Money Functionality

ABC BANK [Help](#) | [Locations](#) | [Feedback](#) | [Logout](#)

My Accounts | **Transfer Funds** | Pay Bills | Customer Service | My Offers

Overview <sup>5</sup> | **Send Money** | Request Money | Activity | Contacts | Preferences

**popmoney**

[What is Popmoney?](#)  
[How does it work?](#)  
[What are the fees?](#)  
[FAQs](#)

**Payment Information ( \* = required )**

From \*  ▼

To \*  [Add a Contact](#)

Send Money  Send a Gift Card

Amount:  Send Date:

[Make this a Recurring Payment](#)

[Add a note to this transaction](#)

Payment Information (\* = required)

From \*

To \*

[Add a Contact](#)  [Connect](#) <sup>?</sup>

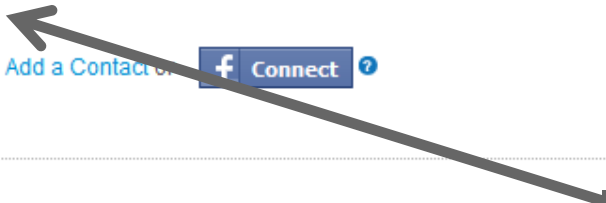
Send Money

Amount: <sup>?</sup>

Send Date: <sup>?</sup>  
 

 [Make this a Recurring Payment](#)

 [Add a note to this transaction](#)



Send money:  
start by selecting  
account

- [What is Popmoney?](#)
- [How does it work?](#)
- [What are the fees?](#)
- [FAQs](#)



Payment Information (\* = required)

From \*

To \*

Send  Request

Amount:

Add a Contact or [Connect](#) <sup>?</sup>

[Make this a Recurring Payment](#)

[Add a note to this transaction](#)

Cancel

Continue

[What is Popmoney?](#)

[How does it work?](#)

[What are the fees?](#)

[FAQs](#)

[Terms of Service](#) | [Security Policy](#) | [Privacy Policy](#)

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Payment Information (\* = required)

From \*

To \*

[Add a Contact](#) or

Send Mo **Samuel Walters**



Amount:

Send Date:

[Make this a Recurring Payment](#)

Send Method

How would you like to send the money? \*



[Add a note to this transaction](#)

Cancel

Continue

Names auto fill when typing

[What is Popmoney?](#)

[How does it work?](#)

[What are the fees?](#)

[FAQs](#)

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My Accounts

Transfer Funds

Pay Bills

Customer Service

My Offers

Overview <sup>8</sup>

Send Money

Request Money

Activity

Contacts

Preferences

popmoney

Payment Information (\* = required)

From \*

To \*  [Add a Contact](#) or

Send Money

Amount:

Send Date:

[Make this a Recurring Payment](#)

Send Method <sup>?</sup>

How would you like to send the money? \*

- Please Select
- Please Select
- XYZ Bank Checking XXXX1234
- swalters@hotmail.com
- 212-313-4144

Choose send method:  
direct to bank, email or  
mobile phone

- [What is Popmoney?](#)
- [How does it work?](#)
- [What are the fees?](#)
- [FAQs](#)



## Choose one of our special email designs

## Offer customized greeting options

If you're sending money for a special occasion, check out the following designs. Select a thumbnail below to see the full design.



Congratulations



Congratulations



New Baby



Bridal Shower



Wedding



Happy Holidays

### Happy Birthday

Price: \$ .99

popmoney

# Happy Birthday!

Dear Sally,

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Morbi feugiat tortor eget dolor ornare non cursus diam euismod. Donec nec sem in ante mattis facilisis. Praesent condimentum vulputate odio nec tincidunt. Aliquam erat volutpat.

From Uncle Gerard

Gerard has sent you \$100 with Popmoney. Here is what you need to know.

**Amount Sent:** \$100.00  
**Deposit by:** Thursday, Mar 25

To deposit this gift, all you need to do is provide your bank information on [popmoney.com/bank](#)

The money will be returned to Jeff if you don't act by 3/25/2010

Once you provide your bank account information, your money will be sent to that account. It's that easy!

**What is Popmoney?** Popmoney is an innovative new service lets you send and receive money as easily as you send and receive email and text messages. Your trust and security are our highest priorities. Any information you share with us is confidential and secure. Learn more at [www.popmoney.com](#)

Cancel

Choose this design



### Verify Payment

#### Detailed Payment Information

From: Checking XXXX5678  
 To: Samuel Walters  
 (swalters@hotmail.com)  
 Amount: \$100.00  
 Send Date : 10/18/2010  
 Fee: \$0.00  
 Frequency: One-Time Payment

Delivery Speed: Standard Delivery

#### My Notes

Category:  
Description:

#### Send Method

Send To: swalters@hotmail.com  
 Email Subject Line: I sent you money  
 Personal Message: Thanks for getting the tickets! Here's the money.

**Total Sent: \$100.00**

Fees: \$0.00

**Total Amount Sent: \$100.00**

Cancel

Send Payment

Verify and send payment

[What is Popmoney?](#)

[How does it work?](#)

[What are the fees?](#)

[FAQs](#)

[Terms of Service](#) | [Security Policy](#) | [Privacy Policy](#)

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From : Jeffery Miller  
Sent : 10/18/2010 1:35 PM  
To : Samuel Walters  
Subject : I sent you money



Thanks for getting the tickets! Here's the money.

**Jeffery Miller has sent you money. Here is what you need to do.**

**Amount: \$100.00**

The money will be deposited directly into your XYZ Bank, Checking account and is scheduled to arrive on 10/21/2010. Please check your bank for funds availability.

If you would like to change the bank account selection, please go to Automatic Deposit Settings.

**What is Popmoney?**

ABC bank brings you Popmoney, a innovative new service that eliminates the hassles of checks and cash. Popmoney allows you to send and receive money as easily as you send and receive email and text messages.

**Security**

Your trust and security are our highest priorities. Any information you share with us is confidential and secure. If you have questions or concerns, please call us at 877-123-4567 or visit us at [www.popmoney.com/security](http://www.popmoney.com/security).

**Need Help?**

Just visit : [www.popmoney.com/FAQ](http://www.popmoney.com/FAQ)

**Claim money by email**

- Auto-deposit option
- Nothing needs to be done

From : Jeffery Miller  
Sent : 10/18/2010 1:35 PM  
To : Samuel Walters  
Subject : I sent you money

ABC BANK

popmoney

### Existing user

- No auto-deposit
- Claim money at bank
- Active for 10 days

Thanks for getting the tickets! Here's the money.

**Jeffery Miller has sent you money. Here is what you need to do.**

Amount:	\$100.00
Deposit by:	10/28/2010

You have already created a profile. Please return to XYZ Bank to view and pay this payment.  
Go to: [www.xyzbank.com](http://www.xyzbank.com).

#### What is Popmoney?

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#### Security

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#### Need Help?

Just visit : [www.popmoney.com/FAQ](http://www.popmoney.com/FAQ)

From : Jeffery Miller  
Sent : 10/18/2010 1:35 PM  
To : Samuel Walters  
Subject : I sent you money



**New user**

- Visit [popmoney.com](http://popmoney.com)
- Claim money

Thanks for getting the tickets! Here's the money.

**Jeffery Miller has sent you money. Here is what you need to do.**

**Amount:** \$100.00  
**Deposit by:** 10/28/2010

Get your money! All you need to do is provide your bank account information at [www.popmoney.com](http://www.popmoney.com).

The money will be returned to Jeffrey if you don't act by 10/28/2010. Once you provide your bank account information, your money will be directly deposited to that account. It's that easy!

**What is Popmoney?**  
ABC bank brings you Popmoney, a innovative new service that eliminates the hassles of checks and cash. Popmoney allows you to send and receive money as easily as you send and receive email and text messages.

**Security**  
Your trust and security are our highest priorities. Any information you share with us is confidential and secure. If you have questions or concerns, please call us at 877-123-4567 or visit us at [www.popmoney.com/security](http://www.popmoney.com/security).

**Need Help?**  
Just visit : [www.popmoney.com/FAQ](http://www.popmoney.com/FAQ)

Notifications on popmoney.com

Personal

Business



Received a Popmoney Notification?



Start Here >

Log In

Email Address

Password [Forgot your password? >](#)

Remember Me

Log In >



Pay the man who keeps everything humming.

Popmoney bridges the gap in online banking, so paying your mechanic, your babysitter, or your landlord can happen with an email or text, instead of a check.

[Learn more >](#)

Check your bank for these Popmoney services

Ask your bank about Popmoney.

Our list of partners is growing everyday. Your bank may be next.



Send Popmoney as a gift

with one of our special email designs.



Which way do you Pop?

With an email? Text message? Or straight to your account? Send money your way with Popmoney.



Popmoney Basics

[Are you a Business Owner? See more >](#)

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 >](#)



Follow Us on Twitter



Tuesday | August 31, 2010

Popmoney has over 175 banks live...and growing...[Read more >](#)

Thursday | August 26, 2010

Pop Money is the greatest!...[Read more >](#)

Site Map

[Home >](#)

[About Popmoney >](#)

[How it Works >](#)

[FAQs >](#)

[Press >](#)

[Security >](#)

[Contact Us >](#)

[Privacy Policy >](#)

[Terms of Use >](#)

[Now Offering Popmoney >](#)

### Find your payment or request

To locate your transaction information, we need to know how you were notified.

Enter the email address or mobile number where you received the notification

samwalters@hotmail.com

Next

#### Already a Popmoney User?

If you are a returning user and have already created your profile, [Log in.](#)

#### Secure Session

[Need Help?](#)

You have the following payments

\$100.00 from Jeffery Miller via ABC Bank

 **Secure Session**

[Need Help?](#)

 **Where do you want to deposit the money?**

Bank Name    Routing Number

ABC Bank

Click [Start Here](#) to provide your **ABC Bank** account information at Popmoney.com. Your money will be sent to that account. You can also pay a money request with that account.

[Start Here](#)

**Already have a Popmoney profile?**

Username

Password

Remember Me

[Login](#)



Getting your money

Money you've been sent:

\$100.00 from Jeffery Miller (sent Monday, Jun. 11)

Payment found

Secure Session

Need Help?

1. Verify email address

2. Enter bank account

Enter bank account information

Please provide your name and bank account information. Your money will be sent to this account.

First Name

Last Name

Account Type

Please Select 

FOR

⑆ 23456789⑆ 000123456789⑆ 1001

Routing Number

Account Number

Check Number

Routing Number (9 digits)

Account Number

Re-enter Account Number

By Checking this box, I represent that I own or control this business account and I authorize this payment from sender to be made to this account by Popmoney participating bank.

Cancel

Done

Quick claim:  
Tax ID not needed

### Your money is on the way!

#### Payment Confirmation

Here are the transactions that are in progress. The money should be in your account on the estimated completion date. Popmoney.com does not charge a fee for this process. To make it faster and easier the next time, you can [create a profile](#) in 3 simple steps.

AMOUNT	FROM	STATUS	ESTIMATED COMPLETION DATE ⓘ
\$100.00	Jeffrey Miller	In Transit	Thursday, June 14
To Account: ABC bank Checking ****8314		Confirmation Number: 1223124	

- Save account information for even quicker deposits
- Access your history and track payments
- Give friends and family a convenient new way to send you money
- Set a preference to enable Automatic Deposits into your bank account

[Go Back to Home Page](#)

[Create Profile](#)



Create profile for future use

#### More on Your Money

- [Print for your records](#)
- [Why don't I get my money right away](#)

[Secure Session](#)

[Need Help?](#)

### Request Details

#### Request Money From \*

Jack Milagro  
[jack.milagro@hotmail.com]

 Connect ?

 [Contacts List](#) | [Add a Contact](#)

#### Amount \*

Fixed amount: \$  ? per person (\$1000 available in your request limits)

Customize individual amounts ?

Open amount: Let the person paying choose the amount ?

 [Additional options](#)

For

(Purpose of request) \*

Next

Request money from individual

[What is Popmoney?](#)

[How does it work?](#)

[What are the fees?](#)


[FAQs](#)

[Terms of Service](#) | [Security Policy](#) | [Privacy Policy](#)

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Jack Milagro  
[jack.milagro@hotmail.com]


 **Connect** 

 [Contacts List](#) | [Add a Contact](#)

**Amount \***

Fixed amount: \$   per person (\$1000 available in your request limits)

Customize individual amounts 

Open amount: Let the person paying choose the amount 

 [Additional options](#)

For

(Purpose of request) \*

**Message**

**Custom message**

The following email message will be sent:

To Jack Milagro[jack.milagro@hotmail.com],  
Subject\* payment request  
Message\* Here is your share of our dinner last Friday.

(205 characters left.)  
This is your message to the recipient to explain the request.

[Preview the email](#)

Where do you want to deposit the money? 

Checking xxx-8759 

**Auto Deposit**

 [Add a note to this transaction](#) (not seen by the recipient)

You will be charged a small fee for each payment received. [Review fees.](#)

**Total Requested:** \$25.00

Estimated fees: \$1.00

Estimated Amount you will receive: \$24.00

**Fee Income**

[Next](#)



Be sure to give all of your details the once over before you send it out.

**Review your Request**

**Request Details**

[Edit »](#)

**Name of Request:** Money request for Dinner, Sept. 20  
**Requesting from:** Jack Miliagro  
**Amount:** \$25.00  
**Estimated Fee:** \$1.00  
**Due Date:** 9/30/10  
**Reminder:** A reminder will be sent on 9/30/10

**Message**

[Edit »](#)

The following message will be sent to:

**To\*** Jack Milagro - jack.milagro@hotmail.com  
**Message:** Here is your share for our dinner last Friday

[Edit »](#)

**Deposit money:** Checking XXXX - 8759  
**Category:** Skiing

**Total Requested:** \$25.00  
**Estimated fees:** \$1.00  
**Amount you will receive:** \$24.00

Cancel

Send Request

Review and send request for money

[What is Popmoney?](#)

[How does it work?](#)

[What are the fees?](#)

[FAQs](#)

## Request Confirmation

 **Your request has been sent.**

 Print

You requested:

\$25.00 from Jack Milagro for Money Request for Dinner

---

<b>Total Requested:</b>	<b>\$25.00</b>
Estimated fees:	\$1.00
<b>Amount you will receive:</b>	<b>\$24.00</b>

---

### What happens next?

Your contact will receive a message with instructions on how to pay you.

Each of your contacts will receive a message with instructions on how to pay you. This includes verifying his/her identity, and selecting the account and delivery options he/she wants to use to send the money. For standard delivery, you'll see the money in your account 3 business days after he/she sends it.

If needed, we'll send your contacts a reminder on 9/23/10.

[Return to overview](#)

[Send another request](#)

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[What is Popmoney?](#)

[How does it work?](#)

[What are the fees?](#)

[FAQs](#)

From : Jeffery Miller  
Sent : 10/18/2010 1:35 PM  
To : Jack Milagro  
Subject : Jeffery Miller has sent you a payment request



Here is your share for our dinner last Friday.

**Jeffery Miller has sent you a payment request. Here is what you need to do.**

Amount:	\$25.00
Pay by:	10/28/2010

You have already created a profile. Please return to XYZ Bank to view and pay this request.  
Go to: [www.xyzbank.com](http://www.xyzbank.com).

#### What is Popmoney?

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#### Security

Your trust and security are our highest priorities. Any information you share with us is confidential and secure. If you have questions or concerns, please call us at 877-123-4567 or visit us at [www.popmoney.com/security](http://www.popmoney.com/security).

#### Need Help?

Just visit :  
[www.popmoney.com/FAQ](http://www.popmoney.com/FAQ)

### Request Details

#### Request Money From \*

Diana Prince[dprince@vt.edu],  
Steve Trevor[trevor@vt.edu], Hal



[Contacts List](#) | [Add a Contact](#)

#### Amount \*

Fixed amount: \$  per person (\$1000 available in your request limits)

[Customize individual amounts](#)

Open amount: Let the person paying choose the amount

[Additional options](#)

For

(Purpose of request) \*

### Message

The following email message will be sent:

To Diana Prince[dprince@vt.edu], Steve Trevor[trevor@vt.edu],

Subject\*

Message\*

(250 Characters)  
This is your message to the recipient to explain the request.

[Preview the email](#)

The following text message will be sent: (Please note, Message and Data rates may apply. )

To Hal Jordan— 415-555-1217

Message\* Jeffrey M. requests \$307.00

Request from individual or group

[What is Popmoney?](#)

[How does it work?](#)

[What are the fees?](#)

[FAQs](#)



Request Details

Request Money From \*

Diana Prince[dprince@vt.edu],  
Steve Trevor[trevor@vt.edu], Hal



[Contacts List](#) | [Add a Contact](#)

Amount \*

Fixed amount: \$  per person (\$1000 available in your request limits)

Customize individual amounts

Recipient	Amount
Diana Prince[dprince@vt.edu]	\$ <input type="text" value="307.00"/>
Steve Trevor[trevor@vt.edu]	\$ <input type="text" value="307.00"/>
Hal Jordon[415-555-1217]	\$ <input type="text" value="307.00"/>

Open amount: Let the person paying choose the amount

[Additional options](#)

For

(Purpose of request) \*

Message

The following email message will be sent:

To Diana Prince[dprince@vt.edu], Steve Trevor[trevor@vt.edu],  
 Subject\*   
 Message\*  (250 Characters)

[What is Popmoney?](#)

[How does it work?](#)

[What are the fees?](#)

[FAQs](#)

Request Details

Request Money From \*

Diana Prince[dprince@vt.edu],  
Steve Trevor[trevor@vt.edu], Hal



[Contacts List](#) | [Add a Contact](#)

Amount \*

Fixed amount: \$  per person (\$1000 available in your request limits)

Customize individual amounts

Recipient	Amount
Diana Prince[dprince@vt.edu]	\$ <input type="text" value="307.00"/>
Steve Trevor[trevor@vt.edu]	\$ <input type="text" value="307.00"/>
Hal Jordon[415-555-1217]	\$ <input type="text" value="307.00"/>

Open amount: Let the person paying choose the amount

Additional options

- Include a due date
- Accept partial payment
- Send a reminder on

For

(Purpose of request) \*

Message

[What is Popmoney?](#)

[How does it work?](#)

[What are the fees?](#)

[FAQs](#)

For

(Purpose of request) \*

**Message**

Delivered to the appropriate location

The following email message will be sent:

**To** Diana Prince[dprince@vt.edu], Steve Trevor[trevor@vt.edu],  
**Subject\***   
**Message\***  (250 Characters)  
This is your message to the recipient to explain the request.  
[Preview the email](#)

The following text message will be sent: (Please note, Message and Data rates may apply. )

**To** Hal Jordan— 415-555-1217  
**Message\***  requests \$307.00  
 (15 Characters)

Where do you want to deposit the money? [?](#)

▼

Auto Deposit

[▶ Add a note to this transaction](#) (not seen by the recipient)

You will be charged a small fee for each payment received. [Review fees.](#)

**Total Requested:** \$921.00

Estimated fees: \$3.00

Estimated Amount you will receive: \$918.00

Fee Income

[Next](#)

Be sure to give all of your details the once over before you send it out.

### Review your Request

#### Request Details

[Edit »](#)

<b>Name of Request:</b>	Winter Ski Trip
<b>Requesting from:</b>	Diana Prince, Steve Trevor, Hal Jordan
<b>Amount:</b>	\$921 total (307 per individual)
<b>Estimated Fee:</b>	\$3.00
<b>Due Date:</b>	9/30/10
<b>Reminder:</b>	A reminder will be sent on 9/23/10

#### Message

[Edit »](#)

The following email message will be sent:

<b>To:</b>	Diana Prince - dprince@vt.edu, Steve Trevor - Strevor@vt.edu
<b>Subject:</b>	Money request for winter ski trip
<b>Message:</b>	This is the amount i need for the trip to Tahoe on Labor Day weekend. Our total is \$921 for 2 nights. Please pay me by next Monday. Thanks, Jeffrey.

The following text message will be sent:

<b>To:</b>	Hal Jordan - 415-555-1217
<b>Message:</b>	Jeffrey requests \$307 for your portion of the Winter Ski Trip.

[Edit »](#)

<b>Deposit money:</b>	Checking XXXX - 8759
<b>Category:</b>	Skiing

**Total Requested: \$921.00**

Estimated fees: \$3.00

Amount you will receive: \$918.00

[Cancel](#)[Next](#)[What is Popmoney?](#)[How does it work?](#)[What are the fees?](#)[FAQs](#)

Review and send request for money

My Accounts

Transfer Funds

Pay Bills

Customer Service

My Offers

Overview <sup>8</sup>

Send Money

Request Money

Activity

Contacts

Preferences

popmoney

## Request Confirmation

 Your request has been sent. Print

### You requested:

\$307.00 from Diana Prince

\$307.00 from Steve Trevor

\$307.00 from Hal Jordan

for Winter Ski Trip

**Total Requested: \$921.00**

Estimated fees: \$3.00

Amount you will receive: \$918.00

### What happens next?

Your contact will receive a message with instructions on how to pay you.

Each of your contacts will receive a message with instructions on how to pay you. This includes verifying his/her identity, and selecting the account and delivery options he/she wants to use to send the money. For standard delivery, you'll see the money in your account 3 business days after he/she sends it.

If needed, we'll send your contacts a reminder on 9/23/10.

[Return to summary](#)[Send another request](#)[Terms of Service](#) | [Security Policy](#) | [Privacy Policy](#)

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[What is Popmoney?](#)[How does it work?](#)[What are the fees?](#)[FAQs](#)



# Retail Online Roadmap 2012-2013

# Event Manager 1.4 – Text Alert Delivery Available Now

Options | Contact Us | Locations | Log Off

MyFinancial, Inc.

New Checking Balance Alert

If Checking Account Number Equal To  And Current Balance  Then Fulfill The Event.

Send To:

Mobile Phone Number:

Mobile Phone Carrier:

Screenshot provided for example purposes only; final delivery may slightly differ

Roadmap items subject to development, business prioritization and scheduling

# TransferNow™ Overview

- Easy transfers: move money into or out of accounts
- Multiple settlement options
- Flexible customer segmentation and business rules
- Risk monitoring options

The screenshot displays the 'MyFinancial, Inc.' interface for moving money. The main navigation bar includes 'Accounts' and 'Move Money'. Under 'Move Money', there are two tabs: 'Transfer Funds' and 'External Transfer'. The 'External Transfer' tab is active, showing options to 'Transfer between my accounts' or 'Send to someone else'. A light blue informational box states: 'Pay anyone by putting money directly onto their credit or debit card. To starting sending money to a card, go to Manage Contacts and enter the recipients card information.' Below this is the 'Payment Information (\* = required)' section. It includes a 'From \*' dropdown menu with 'Select Account' and a 'To \*' text input field with 'Enter email or name' and a 'Connect' button. A radio button is selected for 'Send Money'. The 'Amount\*' field is set to '0.00' and the 'Send Date\*' field is set to '11/04/2011'. There are also links for 'Make this a Recurring Payment' and 'Add a note to this transaction'. At the bottom right, there are 'Cancel' and 'Continue' buttons.

Screenshot provided for example purposes only; final delivery may slightly differ

Roadmap items subject to development, business prioritization and scheduling



# Security – MFA 2.0

---

- Multifactor authentication release to upgrade MFA Device Security
  - Complex device identification
  - Financial institution-defined challenge questions
- Multilingual capabilities
- MFA audit and report logs



# Retail Online 4.2 – Enrollment Process

## Upcoming Release

---

- Out-of-wallet questions (requires Onboard Advisor)
- Public record data
- Reporting and data collection

### First Time User Authentication

Please answer the following questions to authenticate your identity.

Which of the following STREETS have you PREVIOUSLY or CURRENTLY used as your address?

In which of the following CITIES have you NEVER lived or used in your address?

Which of the following PEOPLE have NEVER resided with you or used the same address as you?

Submit

---

Screenshot provided for example purposes only; final delivery may slightly differ

Roadmap items subject to development, business prioritization and scheduling

# 2013 Candidate Consumer Self Service for Fiserv Card Services

---

- Card activation
- Hot carding

The screenshot displays the MyFinancial, Inc. web interface. At the top, the logo and navigation links (Options, Contact Us, Locations, Log Off) are visible. Below the logo, a navigation bar includes 'Accounts', 'Express Transfers', 'My Spending', 'My Alerts', and 'Services'. A secondary navigation bar shows 'Balances', 'Transactions', 'Documents', and 'Make a Deposit'. The main content area shows 'Balances on' a dropdown menu with 'CARD TYPE 2-00 \*\*0007 \$200.00' selected, followed by 'as of September 08, 2011' and a 'Switch to Classic View' link. Three panels are displayed: 'Card Information' with 'Card Type: CARD TYPE 2-00' and 'Daily Limit: 200.00'; 'Attached Accounts' with a table showing 'Description', 'Account', and 'Nickname' (4030); and 'Card Status' with 'Status: Active' and a 'Report Card Lost or Stolen' link. A 'CHAT IS CLOSED' button is at the bottom left.

MyFinancial, Inc.

Options | Contact Us | Locations | Log Off

Contact Us

Accounts | Express Transfers | My Spending | My Alerts | Services

Balances | Transactions | Documents | Make a Deposit

Balances on  as of September 08, 2011 [Switch to Classic View](#)

**Card Information**

Card Type:	CARD TYPE 2-00
Daily Limit:	200.00

**Attached Accounts**

Description	Account	Nickname
	4030	

**Card Status**

Status:	Active
---------	--------

[Report Card Lost or Stolen](#)

CHAT IS CLOSED

# 2013 Candidate

## CheckFree® RXP® Integration with Retail Online

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- Enhanced single sign on process
- Demographic information exchange
- Optimized online banking/bill pay experience



# 2013 Candidate

## Next Generation Personal Financial Management

---



- Budgeting & planning
- Automatic categorization
- Enhanced user experience
- Account aggregation
- Banking, credit card, insurance, and loan accounts
- Built on CashEdge AllData® platform

---

Screenshot provided for example purposes only; final delivery may appear slightly different

Roadmap items subject to development, business prioritization and scheduling

# 2013 Candidate Event Manager 2.0

- Next Generation Event Manager
- Improved user experience for template/event setup
- Group alerts to online customers
- Image and link support
- Forecasting alerts
- Online security alerts

The screenshot displays the 'Alerts and Messages' interface. At the top, there's a 'Manage my Alerts' section with a 'View my Alerts' link. Below this, it prompts the user to 'Set alert limits and choose how you want to received them.' The user's email address is 'joecustomer@gmail.com' and their mobile phone number is '414-234-2345'. There are tabs for 'Checking Alerts', 'Savings Alerts', 'Loan Alerts', and 'Security Alerts'. The 'Checking Alerts' tab is active, showing a dropdown menu for 'Alerts for' set to 'All Checking Accounts'. Two radio buttons allow the user to choose between 'I want the same alerts for all Checking accounts' (selected) and 'I want to set up different alerts for my Checking accounts'. A table lists various alert types with checkboxes for 'Send to email', 'text', and 'online banking'. The alerts include: Overdraft when any Checking account is overdrawn; Low Balance when any Checking account balance is below [input] dollars; Deposit of over [input] dollars is received for any Checking account; Direct Deposit is received for any Checking account; Withdrawal of more than [input] dollars is made from any Checking account; and Check Numbers Clear an account [input]. A note at the bottom explains that check numbers should be separated by commas and a range should use a dash, with an example: '1234, 1237, 1240 - 1559'. 'Save' and 'Don't Save' buttons are at the bottom.

Alert	Send to email	text	online banking
Overdraft when any Checking account is overdrawn.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Low Balance when any Checking account balance is below [input] dollars.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deposit of over [input] dollars is received for any Checking account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Direct Deposit is received for any Checking account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Withdrawal of more than [input] dollars is made from any Checking account.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Check Numbers Clear an account [input]	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Screenshot provided for example purposes only; final delivery may appear slightly different

Roadmap items subject to development, business prioritization and scheduling



Mobiliti™

# World-Class Mobile Banking

## Mobiliti



**More Deployments than Any Other Solution in the Market: More than 1,100 FIs**

## SMS



## Mobile Browser



## Downloadable Application



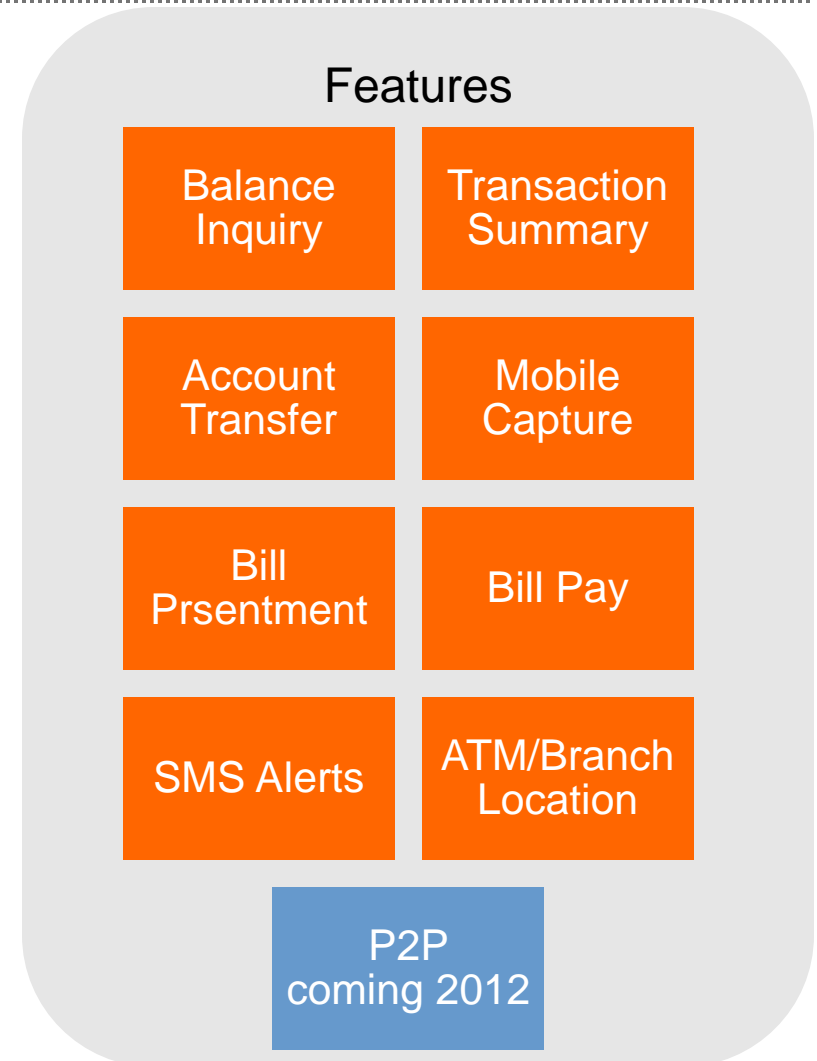


# Mobiliti ASP

## Current Capabilities

---

- All access modes available through Mobiliti
  - SMS
  - Browser (Basic, Touchscreen)
  - Application (iOS, RIM, Android)
- Channel Management Services
  - Enrollment
  - Reporting
  - Security
  - Configuration
  - Customer Care



# Mobiliti Feature Pack 2 Released

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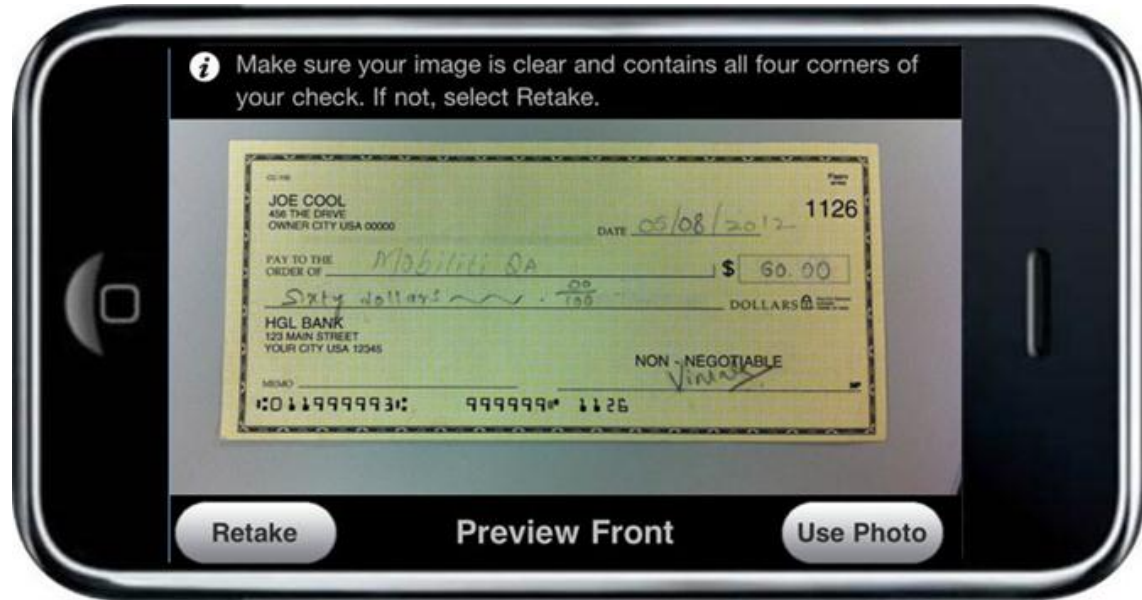
- Mobile Deposit integration with Source Capture Solutions®
- Mobile registration from mobile browser
- Usability enhancements to registration pages



# Mobiliti Feature Pack 2

Date	Amount	Status
17 Oct 2009	\$50.00	Accepted
18 Nov 2009	\$22.00	Accepted
02 Jan 2009	\$312.53	Accepted
17 Oct 2011	\$102.95	Failed
17 Oct 2010	\$100.00	Accepted
17 Sep 2011	\$55.00	Accepted

## Deposit History



## Capture Front and Back

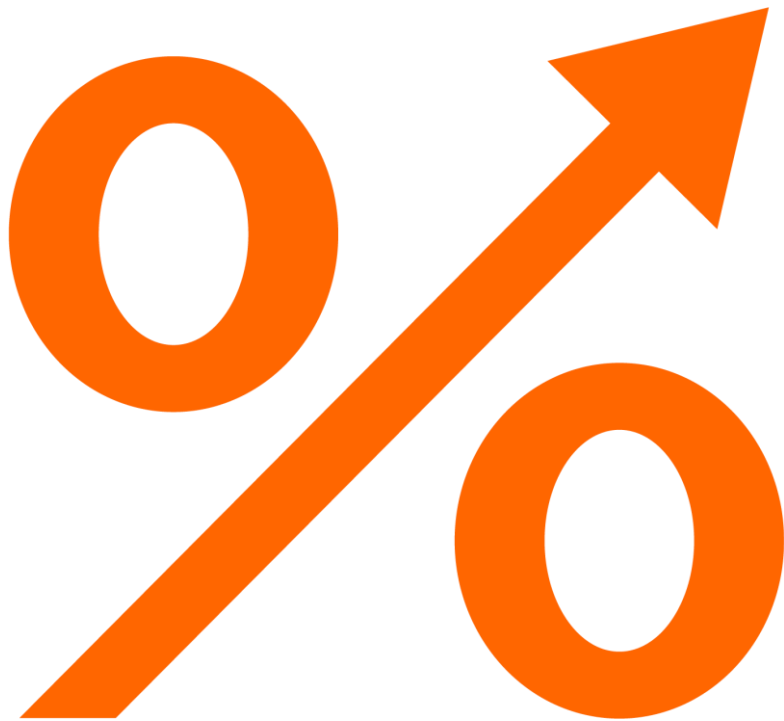
# Mobiliti Feature Pack 3

## Target: December 2012

---


- Integration to Popmoney
  - Allows consumers to send and receive money
  - Add new Popmoney contact
  - View activity of sent and incoming payments
- Requires Popmoney implementation into online banking product
- Available on browser and app channels





# Business Online Strategies

# Business Landing Page Branding



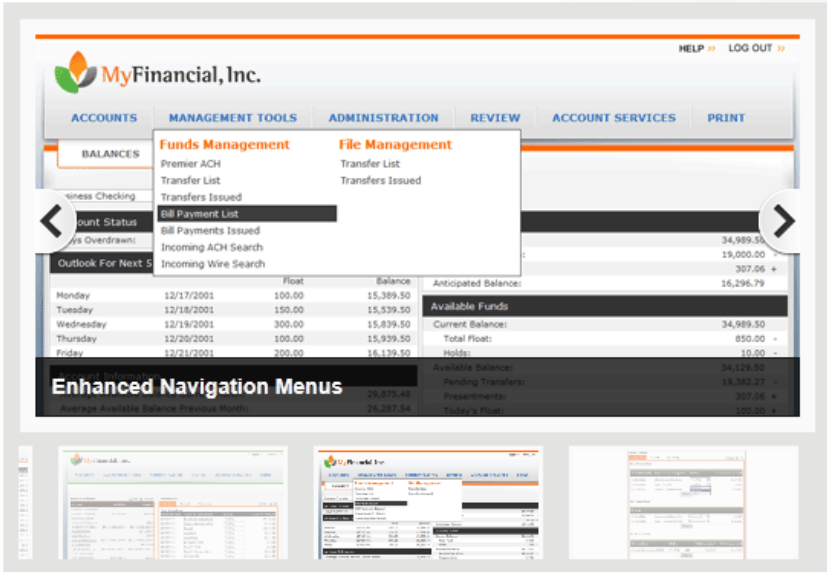
[home](#) | [new features](#) | [branding](#) | [branding form](#)


---

## The New Business Online 4.1

Online banking the way you want it!

- *New Multi-Function Overview Page*
- *Immediate Transfer Capabilities*
- *Convenient Access To Your Online Applications*
- *Enhanced look and feel*
- *Review Transfers Faster*
- *Enhanced Navigation Menus*
- *Embedded BeaverCreek Tutorials*
- *Take your online presence to the next level*





**Business Online 4.1  
Branding Form**

Click here to start your upgrade

**Branding Form**

After reviewing the new features of Business Online 4.1, please complete the branding form to start the process for your upgrade.

Branding Form >>

**New Features**

Click below to see more details on the enhanced online experience brought to you by Business Online 4.1.

Learn More >>

**Sample Sites**

Click here to see how other financial institutions have maximized the branding and layout options of Business Online.

Learn More >>


**Online Education Center**

The BeaverCreek Online Education Center provides your customers with step by step how-tos for Business Online so you can maximize their online experience.

Learn More >>

60

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# Business Online

## World-Class Online Banking

View account balances

Perform internal transfers

Review and approve transactions

View activity

The screenshot displays the My Financial, Inc. Business Online interface. At the top, there is a navigation menu with options: Accounts, Management Tools, Administration, Review, Account Services, and Print. The main content area is divided into several sections:

- Account Balances:** A table showing account details.
 

Account	Available	Current
Account 1000	\$457,895.45	\$159.44
Checking 2000	\$59,989.00	\$6,568.36
Savings 10000	\$100,001.00	\$100,000.00
COD_1	\$0.00	\$0.00
COD_2	\$0.00	\$0.00
DDA 3000	\$24,514.74	\$24,513.74
Demand Deposit 1020	\$9,491.61	\$1,718.57
- Quick Transfers:** A form for performing internal transfers. Fields include: Template Name (Selected), From Account (Account 1000), To Account (Account 1000), Amount, and Transfer Date (6/26/2012). A "review Transfer" button is visible.
- Transactions:** A table showing recent transactions.
 

Transfer Date	Transfer Description	Status	Transfer Amount
06/26/2012	Internal Transfers Q	Pending	100.00
06/26/2012	Internal Transfers Q	Pending	10,000.00
06/26/2012	Internal Transfers Q	Pending	50,000.00
06/26/2012	Wire Transfer Out	Pending	100.00
6/26/2012	Wire Transfer Out	Pending	650.00
06/27/2012	Recurring Test	Pending	150.00
07/02/2012	Recurring Test	Pending	200.00
- ACH Transfers:** A table showing ACH transfers.
 

Description	Status	Debit Amount	Credit Amount
Payroll	Pending	4,000.00	4,000.00

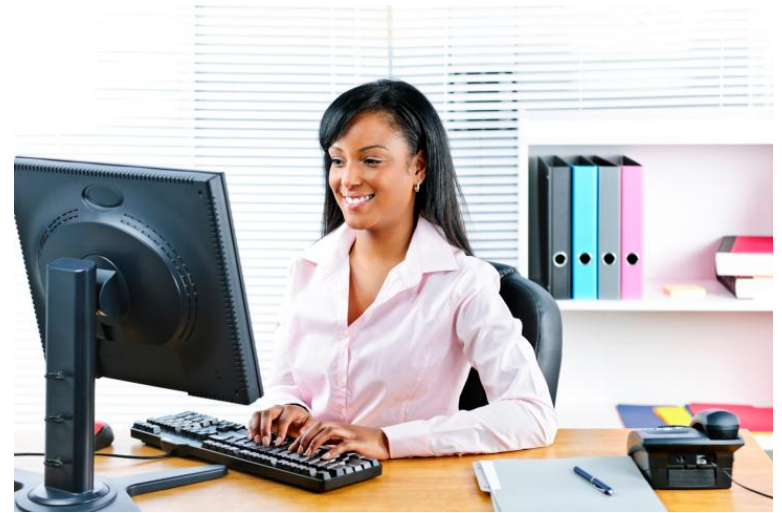
Additional features include a "Merchant Capture Now Available in Business Online" notification, a "Find Link Under Account Services" link, and a "How do I manage my Spending Report?" section with a pie chart. The interface also includes a "Member FDIC" logo and a "CHAT IS CLOSED" notification.

Over 70% of day-to-day business activity can be completed within the Consolidated Overview

# Cash Management Services Business Online – ACH Manager

---

- Transfer Origination
  - All SEC Classes Supported
  - Open & Pre-defined Templates
  - Fed Institution Directory
  - Flexible File Import
  - ACH Reversals
  - ACH Pass-Thru
  - Batch or Real-time xfer to ACH Origination System





# Cash Management Services Business Online – ACH Manager

---



- Extensive Risk Controls
  - MFA - Vasco Token Supported
  - New & Changed User Permissions
  - SEC Restrictions by User
  - Limit Controls – Extensive
  - Auto – Prefunding
  - Template Restrictions by User
  - New & Changed Template Approvals
  - Institution & Client Review
  - Real-time Online & eMail Notification

# Cash Management Services Business Online – Wire Manager

---



- Transfer Origination
  - Domestic, International & FX
  - Open & Pre-defined Templates
  - Fed Institution Directory
  - Flexible File Import
  - Wires Sent to Batch file
  - Client & Bank Notifications

# Cash Management Services Business Online – Wire Manager

---

- Extensive Risk Controls
  - MFA - Vasco Token Supported
  - New & Changed User Permissions
  - Template Restrictions by User
  - Limit Controls – Extensive
  - Real-time Funds Validation
  - New & Changed Template Approvals
  - Institution & Client Review
  - Real-time Online & eMail Notification



# Cash Management Services Business Online – Wire Manager


---

- WireXchange Integration – Real-time
  - Incoming & Outgoing Wires
  - Auto OFAC Scan
  - Straight-thru Processing
  - Wells Fargo Integration for FX
    - Exchange Rate Pricing
    - Contracts



# Foreign Exchange Rate Inquiry

Help Log Off



### Foreign Exchange Rate Inquiry

Description:	Manufacturing Supplies
Tax Identification Number:	Wire Client [XXX-XX-5445]
From Account:	DDA 1
Beneficiary Delivery Date:	02/29/2012
Exchange Rate:	1.372489
USD Amount:	686.24
FX Amount:	500.00
FX Currency:	EUR

Disclaimer: Pressing 'Accept' constitutes your commitment to this contract. Request to cancel a committed contract may result in financial loss.

You have 35 seconds to accept this Transaction.

Done Internet 100%

# Cash Management Services: Multibank Reporting

- BAI2 import of external accounts including status, summary and transaction details
- Financial institution controls the data displayed
- Multi-currency support for inquiry
- BAI2 export of transaction details
- PDF statements created for the accounts

Balance Reporting Deposits					Import
Account Number	Nickname	Closing Ledger	Collected Balance	Available	Currency
XXXXXX151	Checking 200030	316,211.99	361,159.12	363,211.99	USD
XXXXXX155	Checking 700063	216,211.99	285,412.37	201,230.12	USD
XXXXXX016	CT Checking	233,235.91	233,235.91	20,808.80	USD
XXXXXX710	CT Savings	21,681.39	21,681.39		USD

Balance Reporting Loans				
Account Number	Nickname	Principal Balance	Payment Amount Due	Currency
XXXXXX000	CT Mortgage Loan	38,277.55	0.00	USD
XXXXXX154	CT Installation Loan	11.64	31.64	USD
XXXXXX637	CT Commercial Loan	243,131.69	48,882.49	USD

# Cash Management Services: Multibank Reporting

## BAI Reporting

Previous Day Account Status as of July 19, 2011 in USD

Checking 100		Status Information Available	Avail.
Go To Account:	Checking 100	Open Available + Total Same-Day ACH DTC Deposit	12.00
	<a href="#">Current Day Report</a>	Opening Available	1,300.00
	<a href="#">Summary History Report</a>	Average Opening Available MTD	14.00
	<a href="#">Transaction Details</a>	Average Opening Available YTD	15.00
<b>Status Information Ledger</b>		Average Available - Previous Month	16.00
Opening Ledger	01.00	Disbursing Opening Available Balance	17.00
Average Opening Ledger MTD	02.00	Closing Available	1,800.25
Average Opening Ledger YTD	03.00	Average Closing Available MTD	19.00
Closing Ledger	04.00	Average Closing Available - Last Month	200,012.34
Average Closing Ledger MTD	05.00	Average Closing Available YTD - Last Month	21.00
Average Month	06.00	Average Closing Available YTD	22.00
Aggregate Balance Adjustments	07.00	Loan Balance	23.00
Average Closing Ledger YTD - Previo	08.00	Total Investment Position	00.02
Average Closing Ledger YTD	09.00	Current Available (CRS Suppressed)	25.00
Current Ledger	10.00	Current Available	26.00
ACH Net Position	11.00	Average Current Available MTD	2,700.00
<b>Status Information Float</b>		Average Current Available YTD	28.00
Total Float	29.00	Target Balance	30,001.00
0-Day Float	34.00		
Average 1-Day Float YTD	46.00		

# Cash Management Services: Multibank Reporting

## Cash Position Reporting





# Business Online - Roadmap

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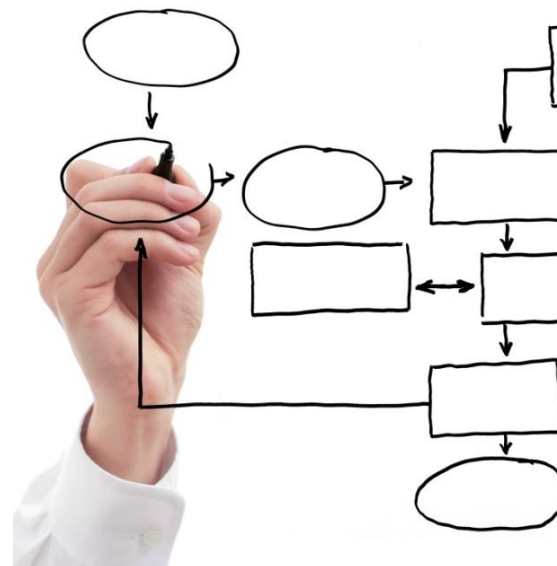
- Administration User Experience enhancements
- Enhanced Service Charging
  - Client Online Transactions
- Expand Maximum Favorite Accounts
- IP Restriction by User
- Expanding ACH Rolling Risk Review
  - Reduces FI's Risk Exposure
- Export and Print ACH & Wire History
- Next Generation eAlerts – User Experience



# Business Online - Roadmap

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- Realtime Enrollment – CheckFree Small Business Bill Pay
- CashEdge®
  - Popmoney® Small Business Payments
  - Popmoney® Small Business Invoicing
    - TransferNow Small Business
- Payroll Single Sign – On Application



# Presentation Tools - Beavercreek Online Education Center

- Library of online video tutorials
- Deeply branded
- Updated for all major releases

Business Online 4.1  
(click-through demo)

Vasco tokens

ACH Manager

Wire Manager

Merchant Source Capture

CheckFree Business Bill Pay

Lockbox

ID Theft Education

The screenshot displays the MyFinancial, Inc. Business Online 4.1 interface. The top navigation bar includes 'Accounts', 'Management Tools', 'Administration', 'Review', 'Account Services', and 'Print'. The main content area is divided into several sections:

- Account Balances:** A table showing available and current balances for various accounts.
- Transactions:** A table showing recent transactions, including a 'Fund Transfer' from 'Main Checking 2220' to 'Main Savings 3210' for \$4,200.00.
- Quick Transfers:** A section for setting up transfers, currently showing 'Internal' transfers from 'Main Checking' to 'Main Savings'.
- ACH Transfers:** A section indicating there are no upcoming ACH transfers.

A video player overlay is present in the center of the screenshot, with the text: 'This tutorial is for informational purposes only. Not intended for use.' The video player controls at the bottom show a progress bar at 00:01 / 01:29 and a volume icon.

# Presentation Tools - Beavercreek ROI Calculators for Cash Management

- Demonstrate savings to businesses
- Deliver online for self-service viewing
- Print reports for personal sales presentations

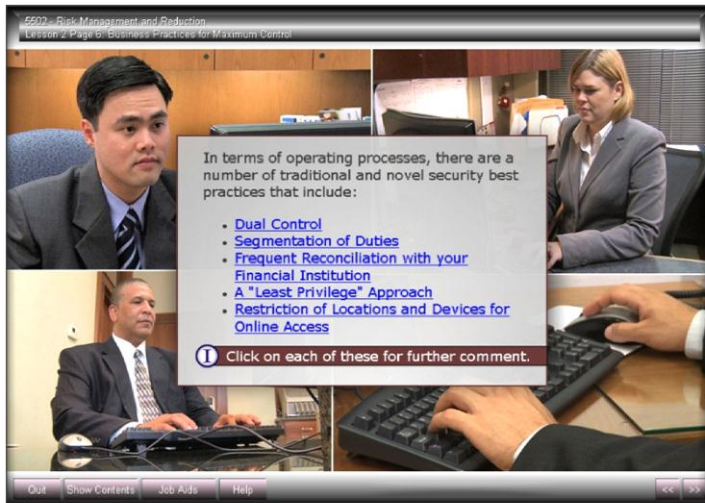
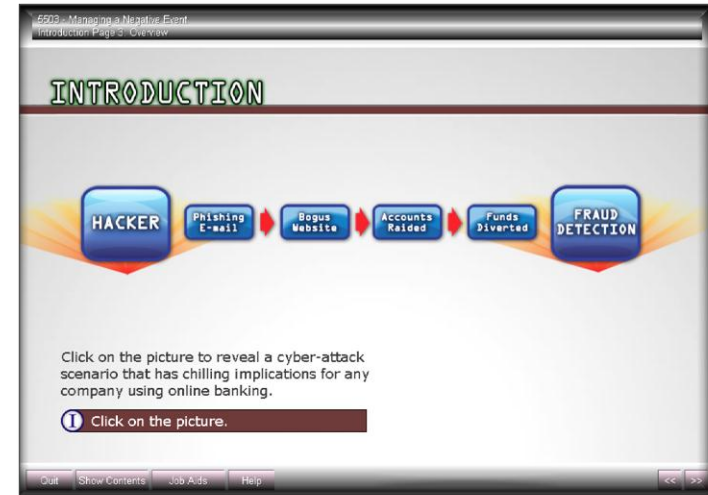


Payables:  
Direct Payroll Deposit, Online  
Business Bill Pay

Receivables:  
Merchant Source Capture,  
ACH Collections, E-Checks

# Security Awareness Training Program

- Security Awareness series featuring three courses
  - The Risk Background and Threat Landscape
  - Risk Management and Reduction
  - Managing a Negative Event
- Approximately 45 minutes to complete all three courses



# Training Program Benefits

---

## To Your Business

- Lowers exposure to online banking and/or ACH fraud
- Protects against loss of funds, data and reputation
- Proves to regulators that you are honoring their guidance
- Demonstrates a leadership role

## To Your Team

- Potentially improves security in the overall environment
- Means less susceptibility to fraud

- It's free! Fiserv Enterprise Risk and Resilience funded all course development, and is making the BVS Security Awareness course available to clients free of charge.

# Uniti East 2012

September 19th

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eCommerce Solutions

## Thank You

# fiserv.