

Digital Payments Trends and Opportunities *Leveraging Change to Drive Advantage*

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September 7, 2011

Digital Channels are Changing How Consumers Manage and Spend Their Money

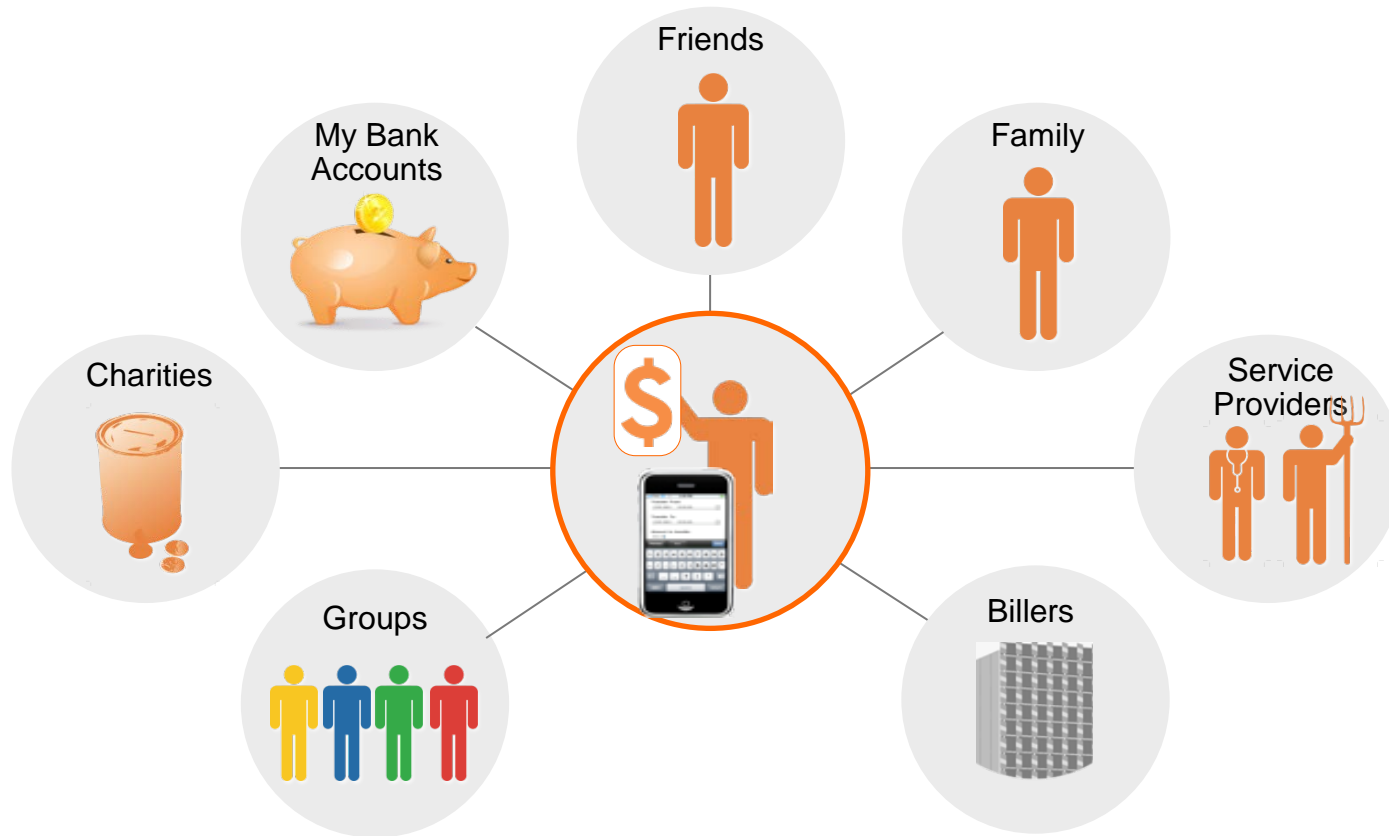


Online and Mobile becoming the preferred channels, especially for Gen Y

Impact on Payments: Consumers moving to “right here right now” payment
Expectation is that both information **and money** should move **real-time**

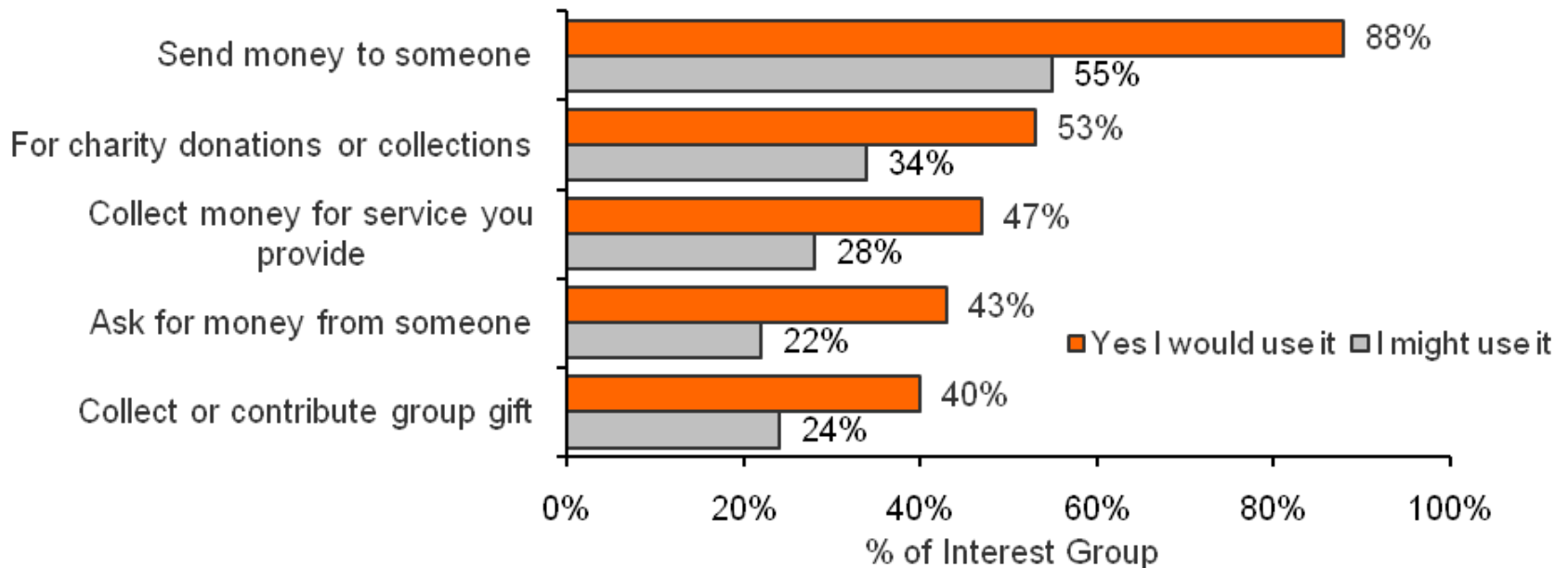
... Impacting MANY Payment Relationships ...

Consumers and small businesses have a need and desire to exchange money and information electronically across their entire “personal payment network”



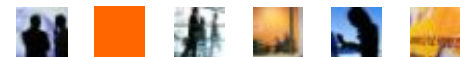
Consumers increasingly **expect Real-Time Electronic** payments, but today many of these processes are still disjointed and slow.

Consumers See Many Uses for “Personal Payments”



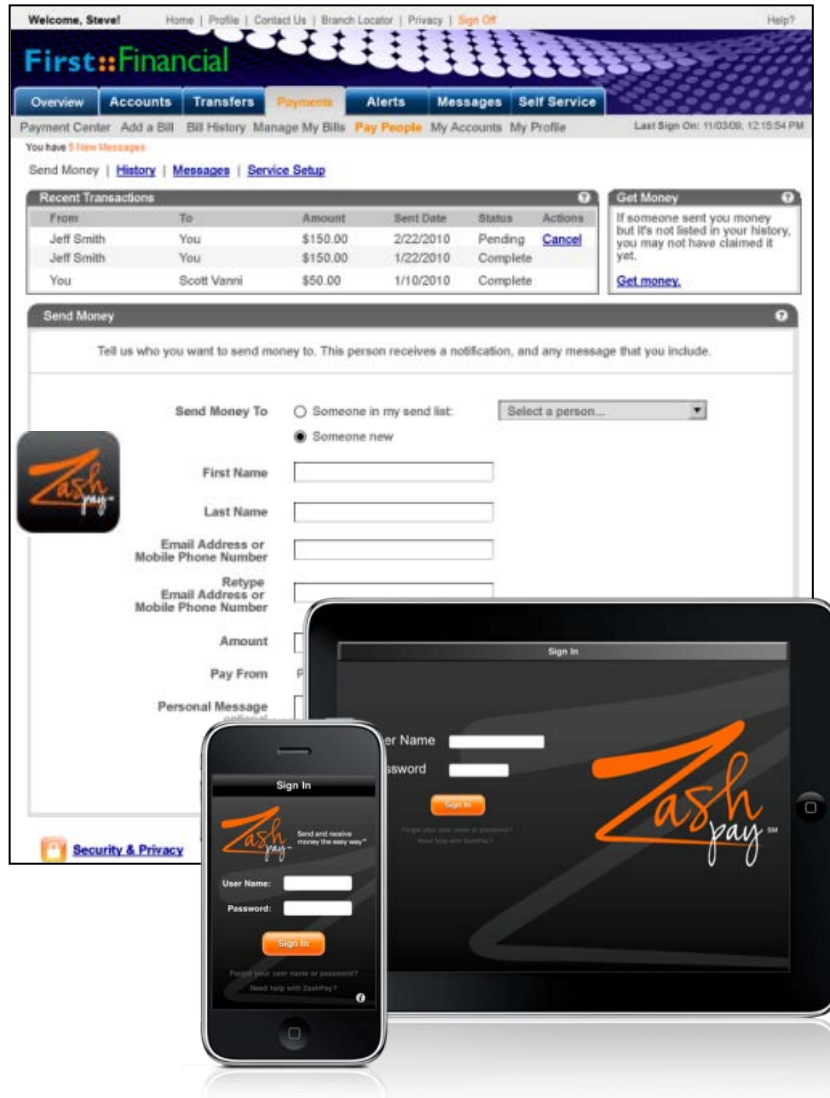
Source: Fiserv Primary Research, June 2009

(Fiserv Primary Research, June 2009)



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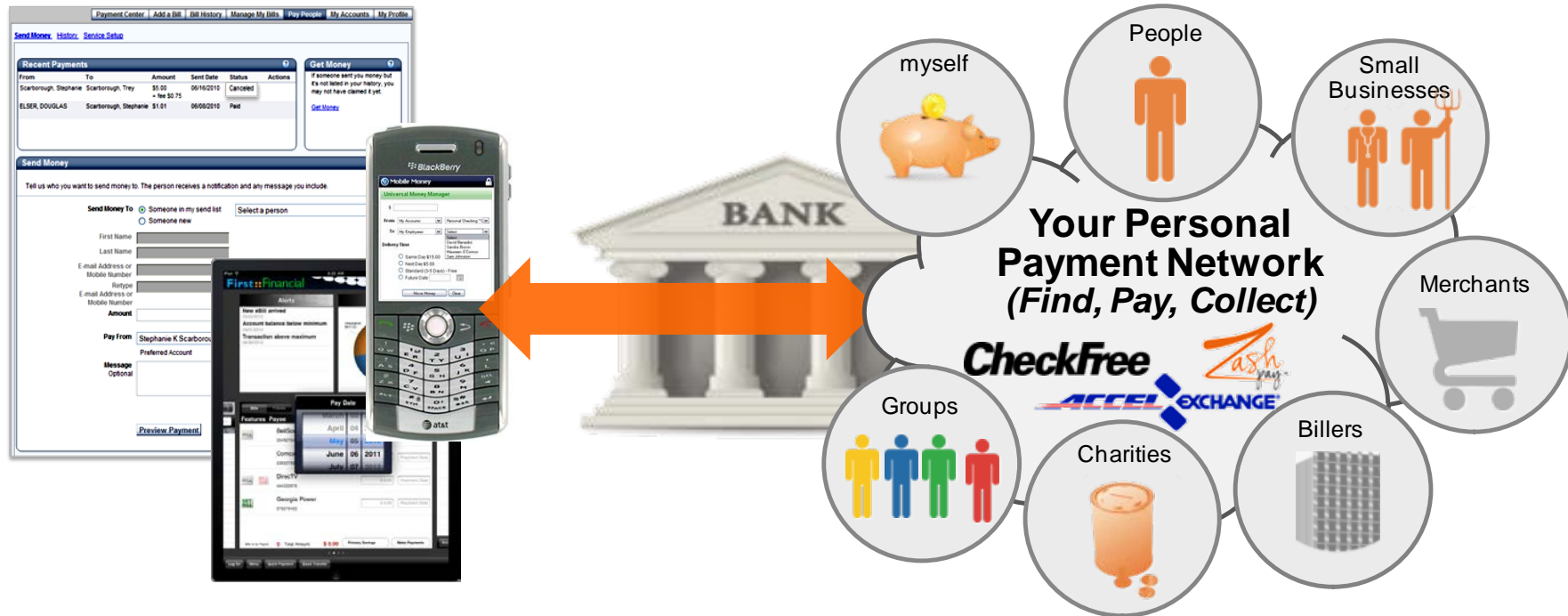
ZashPay – Person to Person Payments Made Easy



- An easy way to send and receive money electronically to people you know or owe using email or mobile number
- Integrated into online banking, mobile banking, tablet banking.
- >650 FIs live, >250 more coming online
- 100% reach: ZashPay.com for any user whose FI who hasn't joined – full send and receive
- Real-time notification
- Real-time money movement in 2012

P2P is Part of Broader Need for a Personal Payment Network that Delivers Convenience and Speed

Our Goal: Make the Bank the Most Convenient and Trusted Place for Consumers and Small Businesses to Pay and Get Paid by Anyone They Know or Owe Convenient, Secure, and *Fast*



Five Keys to Success in a Personal Payment Network:

1. Leverage a Large Network of FIs and Consumers
2. Deliver on Secure, Reliable and Efficient Payment System
3. Support Flexible Deployment by all Network Sponsors
4. Deliver Integrated User Experience Across All Digital Channels
5. Deliver Effective Adoption Marketing

