



Revolutionizing online and mobile
money management

Popmoney: Bank-Centric Person-to-Person Payments

May 19, 2011

CashEdge Overview

- Recognized leader providing innovative intelligent money movement solutions to financial institutions
- Solutions for retail and small business banking customers
- Market innovator and market leader in every product category we are in
- Most large US banks rely on CashEdge for multiple payments solutions
 - 8 of the top 10
 - 19 of the top 30
 - >500 in all
- Broad consumer reach: Moved >\$250 Bn on behalf of over 24 MM bank customers
- 12 years old, private
- Headquarters in New York, with offices in Silicon Valley and India

Core Competencies

- Software innovation combined with SAAS delivery
 - Proprietary software
 - Single line of code
 - Pioneer in SAAS delivery for FIs
- Multi-network payments processing
 - ACH (through multiple ODFIs)
 - EFT (e.g., NYCE)
 - Credit/Debit (e.g., Visa)
 - Wires
- Risk management and fraud prevention – best in class
 - Proprietary tools for managing systemic boundaries, in-session controls and impact reduction
 - Every transaction, account, user monitored in real-time
 - Network-effect of managing risk across multiple FIs

CashEdge Banking Products

- TransferNow – Account to account (me-to-me) transfers
- VerifyNow – Account ownership verification
- OpenNow – Online account opening
- FundNow – New account funding
- Popmoney – Person-to-person payments
- Popmoney Small Business – Payments and Invoicing

Popmoney – Bank-centric P2P payments

- Pay or get paid directly from online or mobile banking
- Reduces need to write and deposit checks, or to use cash
- Identify recipient by email address, phone number or account number
- Funds go directly into recipient's account – no need to establish another account

- Request money - get paid electronically, no need for checks

- Popmoney for Prepaid
 - Online reload from a bank account via ACH or Debit
 - Request money from anyone via email or SMS

- Popmoney Small Business
 - Make payments to vendors and employees
 - Send invoices and get paid electronically

Pay. In a whole new way.

Pay anyone directly from your bank account into theirs. All you need is their email, mobile or account number.

Get Started

**No checks.
No trips to the bank.
No kidding.**

Save time by sending money to anyone with Popmoney payments.

popmoney



Click. Send. Done.

[Sending and Receiving](#)

[Requesting and Paying](#)



Send Money

All you need is the recipient's email, mobile or account number.



They Get the Good News

The recipient sees that money is waiting for them, along with instructions on completing the deposit.



It's Money in the Bank

Recipient finalizes the deposit at **popmoney.com** or their bank's website, if sent via text or email. If you sent it to their account number, there's nothing they have to do!



[What is Popmoney?](#) | [Fees](#) | [Security](#)
[Terms of Service](#) | [Security Policy](#) | [Privacy Policy](#)



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Sending Money from Online Banking

PNC Bank Online Banking

https://www.onlinebanking.pnc.com/alservlet/Online The PNC Financial Services Gr... Google

Privacy Security Sign Off

Last Sign On: Friday, March 18, 2011 at 3:19 p.m.
Email: neilplattcashedge@gmail.com Edit

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

PNC Accounts Other Accounts **Other People**

Pay Other People

Send Money | Incoming Payments & Alerts | Activity | Scheduled Payments | Contacts | Preferences

Payment Information (* = required)

From *
Virtual Wallet Spend, xxxxxxxxxxxxxxx7214, Avail Bal: \$128.25

To *
Jason Zolov or Add a contact

Amount * 245.00 Date * 03/24/2011

Make this a Recurring Payment

Send Method

How would you like to send the money? *
zolov@aol.com (Added on 12/17/2009.)

Instructions on how to deposit money will be included in the email to recipient.

Email Subject Line * See a sample email
Thanks again - here is your \$\$ (15 characters left - 45 maximum)

Personal Message *
I appreciate your help with getting the work done. (148 characters left - 200 maximum)

popmoney

Popmoney Help

- What is Popmoney?
- How Popmoney works?
- What are the fees?
- What are the different ways I can send money to someone?
- FAQs

Recipient Gets Bank-Branded Email from Sender

Gmail - Payment for Ruby's Lessons - neilplattcashedge@gmail.com
https://mail.google.com/mail/?shva=1#inbox/1294670d3974397b

Mail
Contacts
Tasks
Compose mail

Inbox (302)
Buzz
Starred
Sent Mail
Drafts
Personal
Travel
6 more

Chat
Search, add, or invite
Neil Platt
[Sign into chat](#)
Call phone
mary.pilon
nplatt

Invite a friend
Give Gmail to:
Send Invite 50 left
[Preview Invite](#)

Cash Advance in 1 Hour - \$200-\$1500 Cash Advances 1 Hour! - Online or Call Free: 877-678-3055. - [www.FlashPayday.com](#)

[Back to Inbox](#) Archive Report spam Delete Move to Labels More actions

Payment for Ruby's Lessons Inbox | X

★ Neil Platt to khowardsuzuki [show details](#) 6/17/10 Reply

PNC **popmoney**

Kelly,
Thanks Kelly - have a great summer if I don't see you!
Thanks,
Neil Platt

What you need to know about this payment:

Amount: \$120.00

The money will be deposited directly into your Citibank, Checking account and is scheduled to arrive on 06/22/2010. Please check your bank for funds availability.

If you would like to change the bank account selection, please go to Preferences tab.

What is Popmoney?
Popmoney is an 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 is confidential and secure. If you have questions or concerns, please visit us at [www.popmoney.com/security](#).

Need Help?

Ads

How I Removed Bad Credit
I Removed my bad credit for \$59!
And my credit score jumped 203 pts
[BadCreditRemoval.Accurise.com](#)

Small Business Loan
Alternative Financing in 24 Hrs!
Bad Credit OK - NO Start Ups
[www.FastUpFront.com](#)

Drowning In Payday Loans?
Stop the Fees and Harassment
Free Consultation. We Can Help.
[www.stop-paydayloans.com/](#)

Former IRS Tax Attorneys
IRS FBAR Amnesty Ends Aug. 31,
2011 Call 310-550-6200 for Amnesty help
[www.HSDTaxLaw.com](#)

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[Bank Cash Deposit »](#)
[Payment Processing Bank »](#)
[About these links](#)

Canceled opening the page

New Users Directed to Popmoney.com...

The screenshot shows a browser window with the address bar displaying <https://www.popmoney.com/popapp/faces/popmoney/login/homep>. The page features the Popmoney logo and navigation links: Home | About Popmoney | How it Works | FAQs | Press | Security | Log In. Below the navigation is a 'Personal' and 'Business' tab. The main content area includes a 'Has someone Sent you Money?' section with a 'Start Here' button, a 'Log In' section with fields for Email Address and Password, and a 'Boost your cash flow. No cash required.' section. Below this is a 'Check your bank for these Popmoney services' section with three sub-sections: 'Send Popmoney as a gift', 'Which way do you Pop?', and 'Ask your bank about Popmoney.' At the bottom, there is a 'Popmoney Basics' section and a 'Follow us on Twitter' section.

Popmoney: move your money via email and mobile

https://www.popmoney.com/popapp/faces/popmoney/login/homep: CashEdge, Inc. Google

popmoney Home | About Popmoney | How it Works | FAQs | Press | Security | Log In

Personal Business

Has someone Sent you Money? Start Here

Log In
Email Address
Password Forgot your password? Remember Me Log In

Boost your cash flow. No cash required.
Popmoney users can pay you with just an email or text. Your bank account number stays private and you stay in the black. Learn more

Check your bank for these Popmoney services

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.

Ask your bank about Popmoney.
Our list of partners is growing everyday.
Your bank may be next.

Popmoney Basics Are you a Business Owner? See more

Follow us on Twitter

Friday | January 14, 2011
Popmoney chosen as one of "11 Big Ideas for 2011" by USBank...Read more

To Enter their Bank Information...

The image displays two screenshots of the Popmoney website's 'Find Your Bank' interface. The top screenshot shows the search results for Citibank, and the bottom screenshot shows the search results for Bank of Idaho.

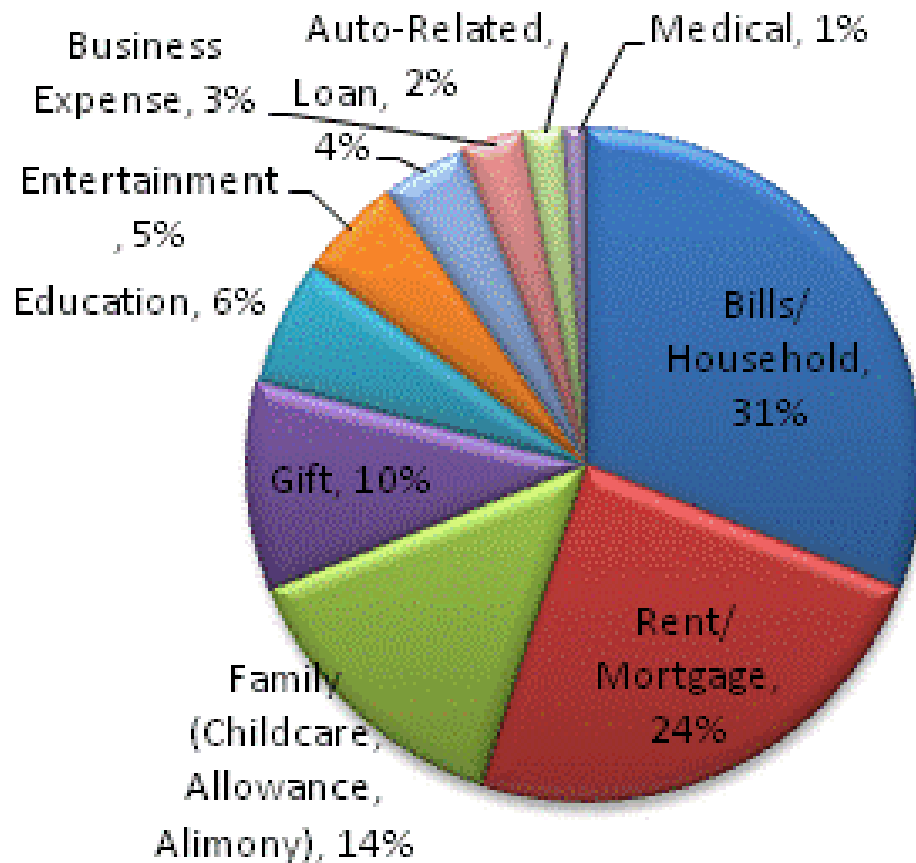
Top Screenshot (Citibank):

- Page Title: Popmoney.com Receive Money Flow – find your bank
- URL: <https://www.popmoney.com/popapp/faces/popmoney/login/findBank>
- Search Results: Citibank
- Text: "To start, we first need to know where you'd like the money to go. So, where do you bank?"
- Text: "Citibank is offering Popmoney. To deposit the funds, sign into online banking, and click on the Transfers or Payments menu and select 'Incoming Payments & Alerts' to deposit your payment." "If you are unable to receive your payment at Citibank Online please [click here](#) to receive your payment on Popmoney.com"
- Image: Citibank logo
- Button: [Go to My Bank](#)
- Text: "If you don't use online banking at Citibank or prefer to use Popmoney.com, [click here](#)."

Bottom Screenshot (Bank of Idaho):

- Page Title: Popmoney.com Receive Money Flow – find your bank
- URL: <https://www.popmoney.com/popapp>
- Search Results: Bank Of Idaho
- Text: "To start, we first need to know where you'd like the money to go. So, where do you bank?"
- Text: "Click [Start Here](#) to provide your Bank Of Idaho account information at Popmoney.com. Your money will be sent to that account."
- Button: [Start Here](#)

Popmoney is Used for a Wide Variety of Transactions



- Living expenses represent over 50% of total payments and are the most common use case

- Rent payments
- Paying bills or share of bills (to roommates)
- Household expenses; help

- 25% are recurring payments

- Gifting is another popular use case and spiked during the holiday season

- Payments are sent to: family members, roommates, landlords, friends, business contacts

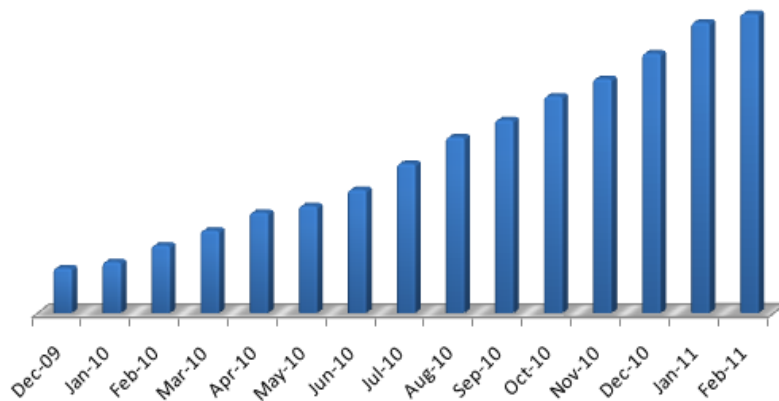
Promising Usage Trends

- **200 banks** (including 3 of the top 10) offer Popmoney; users in all 50 states
- New users are being added at an average rate of **25%** month over month
- Over **60%** of Popmoney users are repeat customers
- Payments have been received at over **5,500** different banks
- **82%** of email and mobile payments are collected the same day payment notification is received

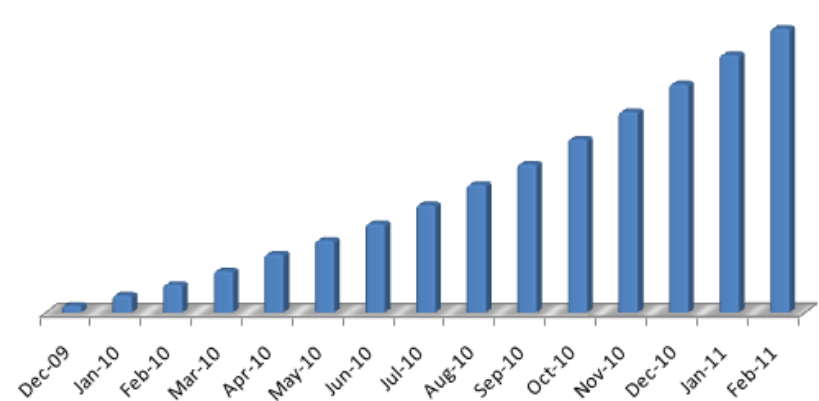
Popmoney Usage Showing Very Strong Growth

- Double digit monthly growth in transactions and users
- Nearly 500K users since December 2009 launch
- Continued growth from existing clients, new clients, and new services

Popmoney Transactions Per Month



Popmoney Users



More and More People Want Access to Popmoney

Popmoney users see significant value in bank-centric P2P payments:

- *“I am thrilled with the service that you are offering to banks”*
- *“What can I do to encourage my bank to support Popmoney?”*
- *“I love the idea of Popmoney”*
- *“I definitely love your service and how much easier it makes my PNC transfers to accounts at other banks”*
- *“This is the greatest thing ever”*

And, more people want to access Popmoney through their banks:



Premium features enhance the Popmoney offering and drive revenue

The core Popmoney solution continues to be complemented by exciting and creative new capabilities that drive revenue, awareness and engagement

- **Greeting cards:** Optional fee to end users (live)



- **Next day payments:** Proven willingness to pay for premium (live)



- **Gift Cards:** Commission share on each sale (live)



- **Request Money:** Willingness to pay proven in PayPal model (live)



- **Facebook Connector:** Social media capabilities drive awareness (live)



- **Card payments:** Expedited service, revenue on transaction and FX (soon)



- **MoneyGram:** Commission share on each transaction (soon)



Thank You!!

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