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Popmoney Helps Make Last-Minute Gift Giving Easier This Holiday Season

Payment service allows people to electronically give the gift of money

BROOKFIELD, Wis.--(BUSINESS WIRE)-- For those who might be dubbed the "belated gift-giver" among their circle of friends, Popmoney[®], the person-to-person payment service from [Fiserv](#), Inc. (NASDAQ: FISV), can make last-minute gift giving easy this holiday season. The secure Popmoney service allows users to send money electronically using the recipient's email address or mobile phone number. After all, saying "Happy Holidays" with the gift of money is a way to ensure everyone on the list gets what they really want.

More than 16 billion person-to-person payments are made each year, according to an analysis done by McKinsey & Company on behalf of Fiserv, with gifts representing a notable portion of this total. While most of these payments are currently made with cash or checks, electronic payments between people, also known as "social payments," are an emerging trend. During the month of December, gifting is second only to paying rent for transactions made using Popmoney, according to Fiserv data. Shared bill payments, general repayments and shared travel and vacation costs round out the top five ways people are using person-to-person social payments this month.

The Popmoney service is offered by Fiserv, the leading provider of online banking and bill payment to financial institutions, at more than 1,700 participating banks and credit unions, such as Citibank and PNC Bank, or anyone can sign-up at [Popmoney.com](#). Once enrolled, all a user needs is the recipient's email address or mobile phone number to send money straight from their checking or savings account to the recipient's without exchanging bank account information.

"Popmoney enables the social payments consumers make today – whether it is sending a gift or splitting the rent – and eliminates the hassle of dealing with cash or checks," said Tom Roberts, senior vice president, Marketing, Electronic Payments, Fiserv. "This holiday season people can use Popmoney to easily and securely send money to loved ones on their gift list no matter where they are in the country."

For extra personalization during the holidays or other special occasions, an [eGreeting](#) can also accompany money sent to friends and family.

Additionally, Popmoney allows users to request money, perfect for requesting reimbursement from co-workers, friends or family when purchasing a group gift – such as something special for mom and dad that is split among siblings who may be in different cities. If a tablet or smartphone is on the gift list, Popmoney is also a must-have app to help

manage and track person-to-person social payments as part of any New Year's personal finance resolutions.

By using Popmoney this holiday and year-round, anyone can:

- **Send and receive money quickly and securely** – ideal for last-minute gifts
- **Save time** – rather than rush around and deal with the hassle of crowded stores and long lines, send money accompanied by an electronic holiday greeting
- **Save money** – avoid the expensive last-minute costs of overnight package shipping or burning up gas on a search-and-find gift mission
- **Exchange money to share the cost of gifts or holiday get-togethers** – no need to find cash or carry checks to pay others what you owe
- **Get reimbursed** – send a request as a reminder for payment to siblings or friends who share the cost of a gift or holiday get-together (or for rent and bills, year-round). Rather than receive checks to deposit, the reimbursement goes directly to the recipient's bank account.

For more information about convenient and secure person-to-person payments or to sign-up, visit www.Popmoney.com. To follow Popmoney on Facebook or Twitter, visit facebook.com/popmoney or twitter.com/popmoney.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry, driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more information, visit www.fiserv.com.

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