

FIS Global Retail Payments



Centralize your enterprise with
ONE trusted partner.



PREFERENCE-DRIVEN PAYMENTS

Our retail payments solutions revolve around your customers' preferences.

FIS™ delivers a multidimensional suite of services that not only respond to today's payment transformations, but empowers your business to grow while delivering a seamless, personalized experience for your customers.

As your one trusted payments partner, FIS is here to help you navigate through the complex and evolving regulatory requirements, while providing a frictionless commerce experience for your customers.



A TECHNOLOGY PARTNER YOU CAN TRUST

Backed by solid experience

- Serving over 289,000 merchant locations
- 101M debit cards worldwide
- 72M credit cards globally
- 248M prepaid cards
- 34.2M mobile banking users
- 9M loyalty accounts
- \$9T moved globally

Recognized by the industry

- 2014 No. 1 FinTech 100 Technology Provider, fourth year running
- 2014 Best Practice Award, FIS Mobile Wallet, Frost & Sullivan
- 2013 Payments Innovation People's Choice
- 2013 World's 100 Most Innovative Companies, Forbes magazine

Empowering growth in a transforming marketplace

Finding the right path in today's rapidly transforming marketplace can be a challenge. At the same time, your customers are demanding a more personalized, streamlined service and expecting to be rewarded for their loyalty.

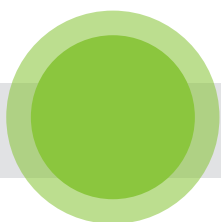
The right combination of technology, experience and resources is essential for success in today's retail environment.

From end-to-end payment processing to cutting-edge loyalty programs, FIS is your one trusted partner that can help you deliver a personalized, integrated commerce experience for your customers.

MORE THAN PAYMENTS

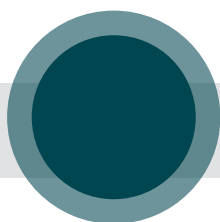
Customer demand is driving the need for a seamless, personalized experience across all payment channels. And, you need the critical pieces to deliver a frictionless omnichannel experience.

The top 10 U.S. retailers and nearly half of the top 100 U.S. retailers trust FIS' robust payments technology to attract more customers, increase engagement and protect their payments business.



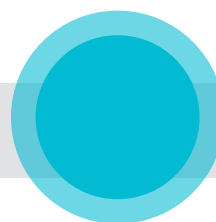
Attract

customers by offering a seamless experience for all payment channels.



Engage

your customers through expanded payment methods and personalized shopping experiences.



Protect

your business with enterprise-level payments security and a compliant technology platform that efficiently manages everything from low-to high-risk transactions while protecting your customers' payment data.



ONE trusted partner for all
your payment needs.



ATTRACT MORE CUSTOMERS

Bring more customers through your door by offering a streamlined payments experience that starts with advanced payment processing options.

Secure payment processing

FIS offers an impressive range of payment processing capabilities including support for:

- Credit and debit cards
- EBT transactions
- Electronic checks and ACH
- Mobile, gift and loyalty cards
- Gateway services

We are committed to providing the highest value solution to your business at the lowest possible cost. Whether you seek payment authorization, settlement, or both, FIS has you covered.

Expanded channel reach

Meet the demand of your everywhere customers, whether they are mobile, online, or in the store, by enabling a omnichannel approach, all from one single-source partner.

Mobile solutions

Expand your business mobility range and your customer base with simple payment acceptance—right from a smartphone or tablet.

E-Commerce solutions

The rapid growth of the card-not-present channel has come with increased operational complexity and new

customer service challenges, ranging from creating a superior shopping experience to ensuring the security of your customers' data. FIS' hosted and licensed e-commerce solutions automate payment processing and safeguard your card-not-present business against the evolving menace of fraud while providing powerful data analytics and superior customer support.

POS hardware

We offer a wide range of point-of-sale options including countertop, wireless and mobile, EMV®/chip card, near-field communication (NFC) technology and more, from top manufacturers such as Ingenico and VeriFone®.

- Standalone terminals
- Integrated POS terminals
- Wireless terminals
- PIN pads
- Check readers
- Integrated systems
- Virtual terminals
- Mobile card readers

FIS has the scale, reliability and technology to help you deliver a frictionless payment experience for your customers. Our payment processing solutions are wrapped by added layers of security, helping you safeguard your business and give your customers peace of mind when processing sensitive payment information.



ENGAGE YOUR CUSTOMERS

Deliver maximum value to your customers by providing enhanced shopping and seamless payment alternatives.

Retail loyalty programs

Build a measurable marketing strategy, create customer loyalty, increase revenue and customer retention, drive sales and reward customer behavior. With FIS' Retail Loyalty programs, customers have the ability to earn rewards tied to their payment card and conveniently use those rewards for payment through a mobile wallet, at the POS, or online, while merchants enjoy a rich suite of customer analytics that drive targeted, personalized offers.

Merchant-branded debit card program

As payment patterns shift, you need alternatives that reduce the cost of sales and improve margins. Take advantage of FIS' InterPayment™ solution which provides a merchant-branded ACH debit card that conveniently links to a customer's bank account. Customers can use your store-branded card to make streamlined purchases, while you take ease in knowing that FIS handles the enrollment, authorization and settlement.

Gift card programs

Valutec®, an FIS company, is a full-service gift and loyalty card solutions provider, delivering prepackaged and custom gift card programs and merchandising tools.

Why choose FIS?

FIS is unsurpassed in the quality of solutions and products we provide. We have the scale to meet the demands of the changing payments landscape, and our "secure by design" philosophy helps ensure maximum security and payment data protection.

You know your business, and you are the expert when it comes to knowing your customers. At FIS, we appreciate that and let you continue doing what you do best while we do what we do best: providing scalable, reliable and secure payment technologies that help you deliver a frictionless commerce experience for your customer.

First-class quality

FIS invests heavily in technology and product innovation, building solutions that continue to deliver our customers lower total cost of ownership, improved profitability, integrated data and delivery, minimized risk, and consolidated reporting options.

Maximum security

FIS continues to be a leader in advanced payment services and loss prevention tools, supporting more than 289,000 merchant locations worldwide. Most importantly, we bring security and reliability to payment processing, fraud prevention and risk management – valuable commodities for an evolving market.

Best-in-class customer service

FIS' exceptionally qualified client services team capitalizes on the latest and most sophisticated tools available to support our customers. Our robust service offering includes system setup support, training, and 24/7/365 toll-free customer service.

Industry leader

FIS delivers comprehensive solutions to more markets, in more industries, in more countries than anyone else in the world.

As the leading financial technology provider, FIS moves more than \$9 trillion annually around the globe. We process over 248 million prepaid cards and 101 million debit cards and service over 72 million credit card accounts, while providing more than 500,000 ATMs and supporting more than two million POS locations.

PROTECT YOUR PAYMENT DATA AND STAY COMPLIANT

FIS builds payment processing technologies with security, compliance and regulatory requirements in mind.

Encryption

Take card protection further by encrypting sensitive data from the moment the card is swiped at the terminal.

Encryption provides many benefits:

- Reduces the scope for PCI DSS audit
- Shields from potential data breach fines by rendering payment card data unusable by hackers
- Reduces risk through persistent encryption of cardholder data

Tokenization

Tokenization complements point-to-point encryption by substituting the cardholder data with another number, the token, and the original data is only used for authorization.

When a clear-text or encrypted card payment is submitted, a token is generated, based upon the merchant's identity and a unique token zone associated with the merchant at the processing platform. It is then returned and safely stored in the merchant database. Tokens can also be used to track customer transactions for marketing or risk management purposes.

PCI compliance

As a retailer, not only are you looking for ways to meet the demands of your customers, but you are also faced with understanding the complex regulatory payments environment.

Our PCI Compliance and Breach Protection services offer easily accessible methods for completing the required Self-assessment Questionnaire (SAQ) via a simple wizard. This also includes scheduled quarterly scans to make sure you remain compliant, along with \$100,000 of data breach protection.

Risk management

FIS offers a full range of risk management solutions designed to meet the unique risk management needs of your business or sales channel. Streamlined and comprehensive risk management tools for check, gift and card transactions, greatly streamline your risk process while lowering overall costs and improving operational efficiencies.

FIS' risk management solutions successfully manage everything from low-risk to high-risk transaction levels. Targeting the program by the degree of transaction risk allows for more accurate decision-making and greater cost reduction.

Today's consumers are more aware and sensitive when it comes to the security of their identity and payment information. FIS continuously monitors activity in an effort to detect potential risk to you and your customers. We offer the latest in payment security and compliance technology to help ensure customer and payment data is secure as possible.

More Value, Lower Costs.
ONE Trusted Partner.



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Enrollment and check transaction authorization services are performed by
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