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Product sales and other revenue increased for the six months ended June 30, 2015 compared to the same period in 2014 due to growth in equipment sales of \$34 million and a \$45 million increase in software sales, partially offset by negative foreign currency fluctuations.

Operating expenses overview

(in millions)	Six months ended June 30,		
	2015	2014	Percent Change
Cost of services (exclusive of items shown below)	\$1,369	\$1,300	5%
Cost of products sold	161	160	1%
Selling, general, and administrative	1,046	1,010	4%
Reimbursable debit network fees, postage, and other	1,799	1,805	—%
Depreciation and amortization	503	528	(5)%
Other operating expenses, net (a)	20	7	186%
Total expenses	\$4,898	\$4,810	2%

(a) Other operating expenses, net includes restructuring, net.

Cost of services expense increased for the six months ended June 30, 2015 compared to the same period in 2014 due to an increase in employee and contractor related expenses of \$25 million as a result of product development initiatives. The first quarter of 2015 was negatively impacted by two customer related matters totaling \$25 million. Additionally, in the first quarter of 2014, cost of services benefited by a combined \$17 million from a tax recovery in Australia and a gain on the revaluation of settlement funds associated with the devaluation of the Argentina Peso. In addition, the rate of increase was impacted by a combined \$18 million in expenses recognized during 2014 for uncollectible receivables and a legal reserve. The remaining difference is driven by numerous immaterial items.

Cost of products sold expense increased for the six months ended June 30, 2015 compared to the same period in 2014 due to growth in equipment sales, partially offset by lower expenses driven by the strength of the U.S. dollar, which lowered these expenses by 6%.

Selling, general, and administrative

(in millions)	Six months ended June 30,		
	2015	2014	Percent Change
Salaries, wages, bonus, and other	\$ 391	\$ 381	3%
Independent sales organizations (ISO) commissions	308	285	8%
Outside professional services	105	105	—%
Internal sales commissions	75	68	10%
Other	167	171	(2)%
Selling, general, and administrative expense	\$1,046	\$1,010	4%

Selling, general, and administrative expense increased for the six months ended June 30, 2015 compared to the same period in 2014 due to increased commissions of \$30 million driven by sales growth, marketing activity of \$8 million and an increase in employee related expenses of \$35 million. This increase was partially offset by a change in compensation programs of \$19 million due to our shift toward equity compensation as well as a decrease in stock compensation expense of \$11 million related to the departure of fewer executive officers in 2015.