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(in millions)	Year Ended December 31,			Percent Change	
	2014	2013	2012	2014 vs. 2013	2013 vs. 2012
Revenues	\$11,152	\$10,809	\$10,680	3%	1%
Expenses:					
Cost of services (exclusive of items shown below)	2,668	2,723	2,781	(2)%	(2)%
Cost of products sold	330	328	330	1%	(1)%
Selling, general and administrative	2,043	1,980	1,913	3%	4%
Reimbursable debit network fees, postage and other	3,604	3,507	3,362	3%	4%
Depreciation and amortization	1,056	1,091	1,192	(3)%	(8)%
Other operating expenses, net	13	56	28	(77)%	100%
Total expenses	9,714	9,685	9,606	—%	1%
Operating profit	1,438	1,124	1,074	28%	5%
Interest income	11	11	9	—%	22%
Interest expense	(1,739)	(1,867)	(1,896)	(7)%	(2)%
Loss on debt extinguishment	(274)	(79)	(56)	247%	41%
Other income (expense)	161	(47)	(94)	N/A	(50)%
	(1,841)	(1,982)	(2,037)	(7)%	(3)%
Loss before income taxes and equity earnings in affiliates	(403)	(858)	(963)	53%	(11)%
Income tax expense (benefit)	82	105	(243)	(22)%	N/A
Equity earnings in affiliates	220	188	158	17%	19%
Net loss	(265)	(775)	(562)	(66)%	38%
Less: Net income attributable to noncontrolling interests and redeemable noncontrolling interest	193	177	174	9%	2%
Net loss attributable to First Data	\$ (458)	\$ (952)	\$ (736)	(52)%	29%

Operating revenues overview

(in millions)	Year ended December 31,			Percent Change	
	2014	2013	2012	2014 vs. 2013	2013 vs. 2012
Transaction and processing service fees	\$ 6,510	\$ 6,345	\$ 6,330	3%	—%
Product sales and other	1,038	957	988	8%	(3)%
Reimbursable debit network fees, postage, and other	3,604	3,507	3,362	3%	4%
Total revenues	\$11,152	\$10,809	\$10,680	3%	1%

Transaction and processing service fees revenue increased during 2014 compared to 2013 due to increased card services and merchant related services revenue. Revenue increased due to volume growth of approximately \$190 million and net rate increases of approximately \$20 million. As expected, check processing revenue declined \$24 million from the prior year as we continue to experience decreases in check processing revenue as a result of lower overall check volumes due to a shift toward electronic payments. Refer to "Segment Results" within this prospectus for additional information on our growth drivers. Revenue increases were partially offset by negative foreign currency impact.