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(in millions)	Year ended December 31,			Percent Change	
	2014	2013	2012	2014 vs. 2013	2013 vs. 2012
Salaries, wages, bonus, and other	\$ 741	\$ 742	\$ 700	—%	6%
ISO commissions	587	579	563	1%	3%
Outside professional services	216	196	199	10%	(2)%
Internal sales commissions	147	136	152	8%	(11)%
Other	352	327	299	8%	9%
Selling, general, and administrative expense	<u>\$2,043</u>	<u>\$1,980</u>	<u>\$1,913</u>	3%	4%

Selling, general, and administrative expense increased in 2014 compared to 2013 largely due to growth in payments to independent sales organizations resulting from increased transactions and volumes, higher legal fees of \$6 million, and expenses incurred throughout 2014 related to the transition of several corporate functions from Denver to Atlanta in the amount of \$6 million. Other, which includes advertising and promotional expenses, business travel and entertainment expenses, and other selling expenses, increased mainly due to increased marketing expenditures of \$22 million related to new products. Internal sales commissions expense increased due to increased sales.

Selling, general, and administrative expense increased in 2013 compared to 2012 largely due to expense related to increased sales staff of \$9 million, litigation expense of \$8 million, stock compensation expense of \$26 million, additional non-payroll taxes of \$3 million, and a \$16 million increase in ISO commissions, partially offset by reduced internal sales commissions of \$16 million due to lower payouts related to lower sales volume. The remaining difference is driven by numerous immaterial items included in other.

Reimbursable debit network fees, postage, and other expense increased in 2014 and 2013 due to transaction and volume growth related to debit network fees partially offset by changes in regulated financial institution mix.

Reimbursable debit network fees, postage, and other increased in 2013 compared to 2012 due to transaction and volume growth related to debit network fees, partially offset by rate decreases.

Depreciation and amortization expense decreased in 2014 and 2013 due to a decrease in the amortization of certain intangible assets that are being amortized on an accelerated basis and certain other assets that have become fully amortized, partially offset by amortization of new assets.

Other operating expenses, net includes restructuring, litigation and regulatory settlements, impairments, and other as applicable to the periods presented. Refer to Note 2 "Restructuring" to our audited consolidated financial statements included elsewhere in this prospectus for details regarding restructuring charges.

Interest income (expense)

(in millions)	Year ended December 31,			Percent Change	
	2014	2013	2012	2014 vs. 2013	2013 vs. 2012
Interest income	\$ 11	\$ 11	\$ 9	—%	22%
Interest expense	(1,739)	(1,867)	(1,896)	(7)%	(2)%

Interest expense decreased in 2014 compared to 2013 due to lower outstanding debt balances as a result of debt extinguishments, lower interest rates as a result of debt exchanges and refinancing, and lower financing fees amortization. Refer to Note 6 "Borrowings" to our audited consolidated financial statements included elsewhere in this prospectus.