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Global Financial Solutions segment results

The following table displays total segment revenue and EBITDA and illustrates, on a percentage basis, the impact of foreign currency fluctuations on revenue and EBITDA growth for the six months ended June 30, 2015 and 2014.

(in millions)	Six months ended June 30,		Change	Constant Currency Percent Change
	2015	2014		
North America	\$ 417	\$ 392	6%	6%
EMEA	204	240	(15)%	(2)%
APAC	38	42	(10)%	2%
LATAM	51	46	11%	20%
Segment revenue	\$ 710	\$ 720	(1)%	4%
Segment EBITDA	\$ 243	\$ 246	(1)%	4%
Segment margin	34.2%	34.2%	—	
Key indicators:				
North America card accounts on file (a)	726	697	4%	
International card accounts on file (b)	137	125	10%	

- (a) North America card accounts on file reflect the total number of bankcard and retail accounts as of the end of the periods presented.
- (b) International card accounts on file reflect total bankcard and retail accounts outside the United States and Canada as of the end of the periods presented.

Global Financial Solutions Segment revenue decreased 1% during the six months ended June 30, 2015 compared to the same period in 2014 as growth from new business in our North America region was more than offset by decreased revenue in our EMEA region. North America revenue increased driven by a \$15 million increase in credit and retail card processing and a \$12 million increase in output services revenue. Growth in output services was driven by growth in print volumes and plastics as a result of EMV card issuances. North America growth was partially offset by lost business of \$21 million and price compression resulting in a decrease of \$7 million.

EMEA revenue declined 15% during the six months ended June 30, 2015 compared to the same period in 2014 driven by negative currency fluctuations, as well as lost business in the United Kingdom of \$7 million and price compression in Germany resulting in a decrease of \$7 million, both on a constant currency basis, partially offset by volume growth.

Global Financial Solutions Segment EBITDA decreased during the six months ended June 30, 2015 compared to the same period in 2014 driven by revenue items noted above, partially offset by the negative impact of foreign currency exchange rate movements. Currency exchange rates negatively impacted segment EBITDA by 5 percentage points for the six month period ended June 30, 2015 compared to the prior year period.