

## Table of Contents

### Summary of GBS Solutions

The following table provides additional detail of select solutions provided by our Global Business Solutions segment.

| Category                         | Service   | Description   | Benefits  |
|----------------------------------|---|---|---|
| <b>Card Acceptance Solutions</b> | <i>Core Acquiring Solutions, Credit/Debit/Electronic Benefits Transfer Acceptance</i> | Integrated solutions that enable businesses to accept a wide range of payment types simply and securely, including credit, debit, check, gift, and Electronic Benefits Transfer in magnetic stripe, chip card, and mobile form factors. | <ul style="list-style-type: none"> <li>• Fast, intelligent, secure, and compliant core acquiring solution</li> <li>• Increased operating efficiency and reduced risk of fraud</li> <li>• Acceptance of international payment types</li> <li>• Seamless integration with POS software and IPOS systems</li> </ul>  |
|                                  | <i>GlobalChoice™ Dynamic Currency Conversion</i>                                      | Enables online businesses to transact with international buyers in their home currencies.   | <ul style="list-style-type: none"> <li>• Attract new customers to increase overall sales</li> <li>• Earn additional revenue from every transaction processed in a foreign currency</li> <li>• Eliminate exposure to foreign exchange rate risk</li> <li>• Reduce the cost of accepting payment cards issued in foreign countries</li> <li>• Reduce shopping cart abandonment and increase sales conversion rates</li> </ul> |
| <b>Acquirer Processing</b>       | <i>OmniPay</i>  | Global provider of card and electronic payment processing services enabling financial institution acquirers and their customers to accept payment transactions for face-to-face and online transactions.                                | <ul style="list-style-type: none"> <li>• Single, global platform</li> <li>• Acceptance and processing for a wide range of payment types in 192 currencies</li> <li>• Simplify and reduce costs of maintaining compliance with international card network rules</li> <li>• Streamline domestic regulatory payment network compliance when operating in multiple markets</li> </ul>   |
|                                  | <i>Acquirer Processing Solutions</i>  | Payment transaction processing and related back-office services provided to financial institution acquirers.  | <ul style="list-style-type: none"> <li>• Scalable, secure processing platform with connectivity to major international and domestic payment networks</li> <li>• Support for client service and back-office operations under the financial institution's brand</li> </ul>  |