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### *Processing Services and Licensing*

Processing services and licensing provide solutions to financial institutions and other issuers of credit, such as banks, group service providers, retailers, consumer finance companies, and credit unions that enable these issuers to process transactions on behalf of customers. Depending on our clients' needs, we deliver these solutions through our proprietary outsourced services platforms, software application licenses, or software-as-a-service hosted in the cloud. Services in our proprietary platform include transaction authorization and posting, account maintenance, and settlement. Our *VisionPLUS* software is used globally as both a processing solution and a licensed software solution that enables clients to process their own transactions, depending on the market. We also enable merchants and financial institutions to offer next generation payment solutions to their clients, such as Apple Pay.

Revenues for card issuing processing services are derived from fees payable under contracts that depend primarily on the number of cardholder accounts on file. More revenue is derived from active accounts (those accounts on file that had a balance or any monetary posting or authorization activity during a specified period) than inactive accounts. Revenues are also derived from licensing fees for our *VisionPLUS* application, as well as cardholder and data transactions and professional services such as programming.

### *Account Support Services*

Along with our processing and licensing solutions, we provide a variety of supporting services throughout the life cycle of each account. Services include processing a card application, initiating service for the cardholder, accumulating the card's transactions into a monthly billing statement, and posting cardholder payments. Other services provided include customized communications to cardholders, plastics personalization and mailing, information verification associated with granting credit, debt collection, remittance processing, and client service on behalf of financial institutions. We also provide programming and customization to enhance and tailor our solutions to clients' needs through professional services.

### *Summary of GFS Solutions*

The following table provides additional detail of select solutions provided by our Global Financial Solutions segment that enable financial institutions to do business with their customers.

<b>Category</b>	<b>Service</b>	<b>Description</b>	<b>Benefits</b>
<b>Processing Solutions</b>	<i>Credit and Retail Private Label Processing</i>	Core solution to support the entire process of credit card and retail private label card issuance, from underwriting new accounts to authorizing transactions and managing delinquencies.	<ul style="list-style-type: none"> <li>• Efficient credit card processing, with near real-time approvals</li> <li>• Online management tools to view reports, retrieve statements, and develop marketing materials</li> <li>• Ability to assess risk on new accounts through our proprietary systems</li> </ul>
	<i>Commercial Card Solutions</i>	Enable financial institution clients to offer business, corporate, and purchasing cards and cash management services (for example, ACH and wire payments) to their customers.	<ul style="list-style-type: none"> <li>• Customized card processing workflows</li> <li>• Detailed reporting and control with First Data 360Control system</li> <li>• Multiple billing and payment options to enhance cash flow management</li> </ul>