2017 Third Quarter Financial Results

October 30, 2017

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Safe Harbor

- Statements in this presentation regarding First Data Corporation's business which are not historical facts are "forward-looking statements."
- All forward-looking statements are inherently uncertain as they are based on various expectations and assumptions concerning future events and they are subject to numerous known and unknown risks and uncertainties which could cause actual events or results to differ materially from those projected.
- Please refer to the Company's meaningful cautionary statements contained in the appendix of this presentation for more information regarding risks and uncertainties.
- Reconciliation to Non-GAAP measures and description of usefulness are provided in the Appendix of this presentation or as part of our Financial Results Press Release accompanying this presentation which can be found at investor.firstdata.com.
- Organic constant currency growth ("Organic CC growth") defined as reported growth adjusted for the following: (1) excludes the impacts of year-over-year currency rate changes in the current period; (2) excludes the results of significant divestitures in the prior year period; and (3) includes the results of significant acquisitions in the prior year period. Impacts to growth rates from acquisitions/divestitures only relate to our GBS segment.
- All growth percentages and margin comparisons are year-over-year unless otherwise stated; percentages and subtotals are subject to rounding.

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Q3.17 Highlights

✓ Solid Financial Performance

- Total organic constant currency segment revenue growth of 3%(1)
- Total organic constant currency segment EBITDA growth of 5%(1)
- Adjusted diluted EPS of $0.40, up 18%
- Total reported segment EBITDA margin improved 70 basis points
- Free cash flow of $370 million; YTD of $1,079 million

✓ Executing on Key Initiatives

- ISV initiative accelerating with CardConnect tools/capabilities, to be further enhanced by our BluePay acquisition
- Enterprise momentum continues
- Strong growth in all international regions
- Continued expense rationalization efforts

✓ Other Key Developments

- Announced definitive agreement to acquire BluePay
- Integration of CardConnect progressing well
- Intensely focused on improving JV performance, with senior engagement from all bank partners

✓ Balance Sheet Updates

- Net debt increased $336 million in the quarter driven by our CardConnect acquisition partly offset by FCF and the Baltics sale

- Reiterate FY 2017 and medium-term guidance

(1) Organic constant currency growth ("Organic CC growth") defined as reported growth adjusted for the following: (1) excludes the impacts of year-over-year currency rate changes in the current period; (2) excludes the results of significant divestitures in the prior year period; and (3) includes the results of significant acquisitions in the prior year period. Impacts to growth rates from acquisitions/divestitures only relate to our GBS segment. Total segment revenue, total segment EBITDA, adjusted diluted EPS, total segment EBITDA margin and free cash flow are non-GAAP measures. See Appendix for reconciliations to the comparable GAAP measures. See slide 4 for associated GAAP measures.

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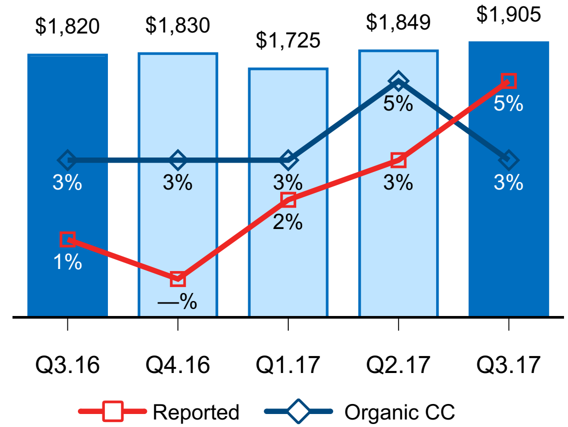
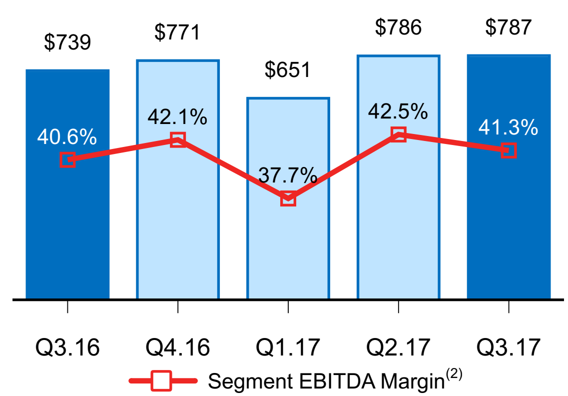
Q3.17 Summary Financial Results

- **Consolidated revenue of $3.1 billion**, up 5%
- **Total segment revenue of $1.9 billion**[(1)], up 5%
  - Up 3% on an organic constant currency basis
- **Diluted EPS of $0.31**, up 121%
  - Net income of $296 million, up 124%
- **Adjusted diluted EPS of $0.40**, up 18%
  - Adjusted net income of $373 million, up 20%
- **Operating profit of $418 million,** down 8%
- **Total segment EBITDA of $787 million**, up 6%
  - Up 5% on an organic constant currency basis
  - Total segment EBITDA margin of 41.3%, up 70 bps[(2)]
- **Generated cash flow from operations of $581 million**
- **Generated free cash flow of $370 million**

Total Segment Revenue ($M) and % Change



Total Segment EBITDA ($M) and Margin



See slide 15 for reconciliation of consolidated revenue to total segment revenue, slide 17 for reconciliation of net income to total segment EBITDA, slide 18 for net income to adjusted net income and slide 19 for quarterly reconciliations of cash flow from operations to free cash flow. (1) Total segment revenue modifies consolidated revenue for the exclusion of various pass-through items and other impacts. (2) Total segment EBITDA margin defined as total segment EBITDA divided by total segment revenue.

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Q3.17 Financial Overview

	Third Quarter					Year-to-Date				
			Reported Rates		Organic CC			Reported Rates		Organic CC
	Q3.17	Q3.16	B/(W)(1)	% B/(W)(1)	% B/(W)(1)	2017	2016	B/(W)(1)	% B/(W)(1)	% B/(W)(1)
Consolidated Revenue	$3,076	$2,936	$140	5%		$8,902	$8,641	$261	3%	
Consolidated Expense	$2,658	$2,482	($176)	(7%)		$7,688	$7,519	($169)	(2%)	
Net Income	$296	$132	$164	124%		$517	$228	$289	127%	
Diluted EPS	$0.31	$0.14	$0.17	121%		$0.55	$0.25	$0.30	120%	
Total Segment Revenue	**$1,905**	**$1,820**	**$85**	**5%**	**3%**	**$5,479**	**$5,311**	**$168**	**3%**	**4%**
GBS	1,094	1,045	49	5%	2%	3,131	3,037	94	3%	3%
GFS	416	397	19	5%	5%	1,211	1,178	33	3%	5%
NSS	395	378	17	5%	5%	1,137	1,096	41	4%	4%
Total Segment Expenses	**$1,118**	**$1,081**	**($37)**	**(3%)**	**(1%)**	**$3,255**	**$3,190**	**($65)**	**(2%)**	**(2%)**
GBS	629	590	(39)	(7%)	(3%)	1,801	1,758	(43)	(2%)	(3%)
GFS	236	239	3	1%	1%	709	705	(4)	(1%)	(2%)
NSS	211	212	1	0%	0%	617	613	(4)	(1%)	(1%)
Corporate	42	40	(2)	(5%)	(5%)	128	114	(14)	(12%)	(12%)
Total Segment EBITDA	**$787**	**$739**	**$48**	**6%**	**5%**	**$2,224**	**$2,121**	**$103**	**5%**	**5%**
GBS	465	455	10	2%	0%	1,330	1,279	51	4%	4%
GFS	180	158	22	14%	14%	502	473	29	6%	8%
NSS	184	166	18	11%	11%	520	483	37	8%	8%
Corporate	(42)	(40)	(2)	(5%)	(5%)	(128)	(114)	(14)	(12%)	(12)%
Total Segment EBITDA Margin	**41.3%**	**40.6%**	**70 bps**			**40.6%**	**39.9%**	**70 bps**		
GBS	42.5%	43.5%	(100)			42.5%	42.1%	40		
GFS	43.3%	39.8%	350			41.5%	40.2%	130		
NSS	46.6%	43.9%	270			45.7%	44.1%	160		
Adjusted Net Income	**$373**	**$312**	**$61**	**20%**		**$1,009**	**$855**	**$154**	**18%**	
Adjusted Diluted EPS	**$0.40**	**$0.34**	**$0.06**	**18%**		**$1.08**	**$0.93**	**$0.15**	**16%**	

See slide 16 for reconciliation of consolidated expenses to total segment expenses. (1) “B” means results in Q3.17 are better than results in Q3.16 “(W)” means results are worse.

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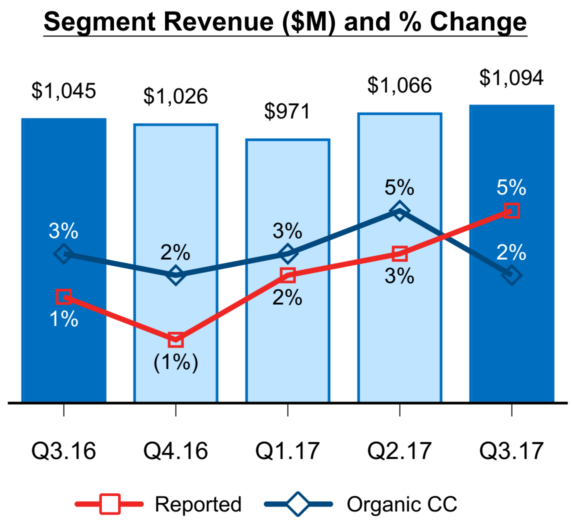
Q3.17 Global Business Solutions

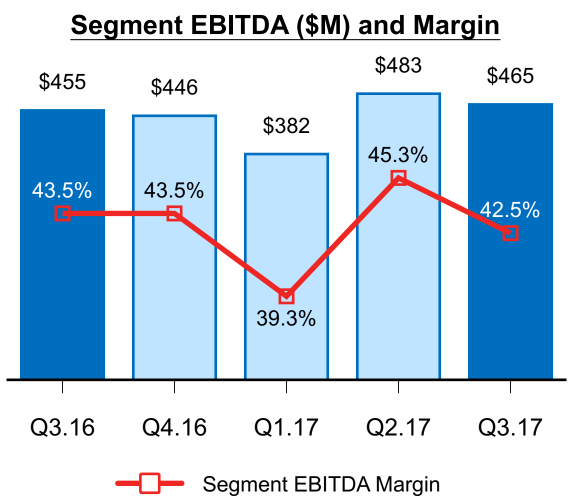
Segment revenue of $1.1 billion, up 5% or up 2% on an organic constant currency basis

- North America revenue of $833 million, up 2% or down 3% on an organic constant currency basis, negatively impacted by the non-recurrence of $25 million in unusual items that benefited the prior year period's results and a decline in JV revenue
- EMEA revenue of $150 million, up 9%, or up 6% on an organic constant currency basis, driven by growth in the U.K. and Germany
- LATAM revenue of $72 million, up 53%, or up 61% on an organic constant currency basis, driven by strong results in Brazil and Argentina
- APAC revenue of $39 million, down 8%, or up 18% on an organic constant currency basis, primarily driven by growth in India

Segment EBITDA of $465 million, up 2% or flat on an organic constant currency basis

- Segment expenses were up 7%, or up 3% on an organic constant currency basis
- Segment EBITDA margin of 42.5%, down 100 basis points, negatively impacted by the non-recurrence of unusual items that benefited the prior year period's results





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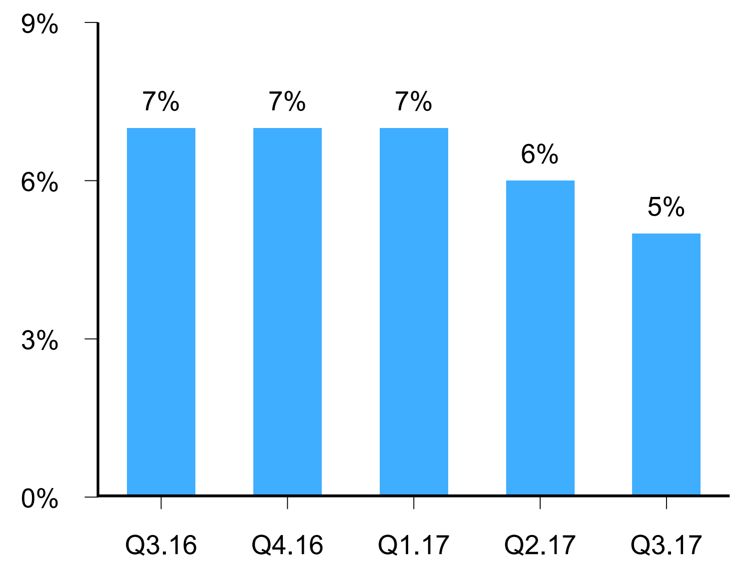
GBS Revenue By Region & North America Transaction Growth

Q3.17 Revenue Detail

	Revenue	Organic CC Growth YoY	
	$M	%	$M
GBS North America	$833	(3)%	($23)
GBS EMEA	150	6%	8
GBS LATAM	72	61%	28
GBS APAC	39	18%	6
GBS Segment	**$1,094**	**2%**	**$19**

Transaction Growth – GBS North America



- Good North America transaction growth
- Strong growth in all International regions, led by LATAM region

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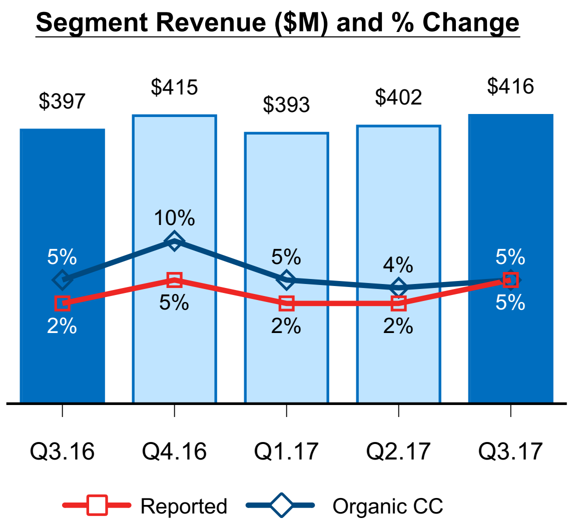
Q3.17 Global Financial Solutions

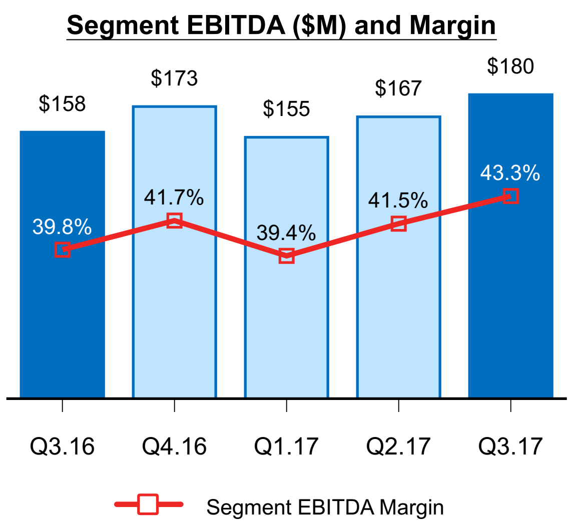
Segment revenue of $416 million, up 5% on a reported and organic constant currency basis

- North America revenue of $238 million, up 1%, driven by good processing revenue growth, largely offset by a decline in card personalization revenue
- EMEA revenue of $121 million, up 7% on a reported and organic constant currency basis, driven by internal growth and new business
- LATAM revenue of $33 million, up 22%, or up 24% on an organic constant currency basis, driven by growth in Argentina
- APAC revenue of $24 million, up 14%, or up 13% on an organic constant currency basis, driven by growth in Australia

Segment EBITDA of $180 million, up 14% on a reported and organic constant currency basis

- Segment expenses were down 1% on a reported and organic constant currency basis
- Segment EBITDA margin of 43.3%, up 350 basis points





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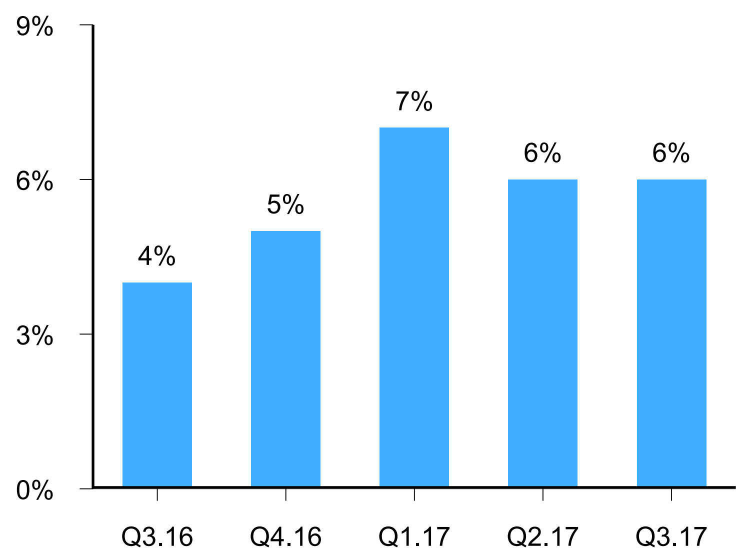
GFS Revenue By Region & North America Accounts on File Growth

Q3.17 Revenue Detail

	Revenue	Organic CC Growth YoY	
	$M	%	$M
GFS North America	$238	1%	$2
GFS EMEA	121	7%	8
GFS LATAM	33	24%	7
GFS APAC	24	13%	3
GFS Segment	**$416**	**5%**	**$19**

Accounts on File Growth – GFS North America



- Revenue growth in quarter driven by solid performance outside of North America
- Growth in Q3.17 North America Accounts on File primarily driven by internal growth

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Q3.17 Network & Security Solutions

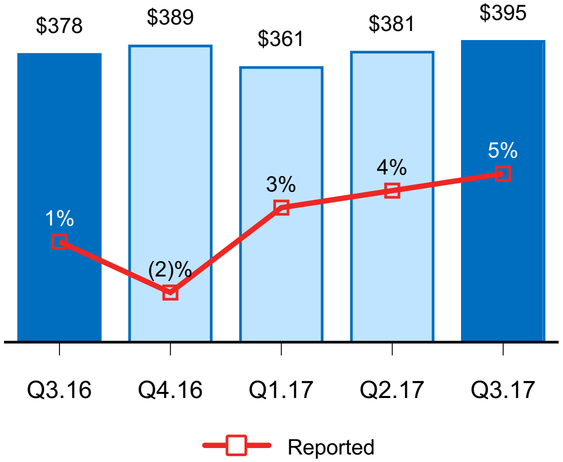
Segment revenue of $395 million, up 5%

- EFT Network revenue of $122 million, down 3%, as transaction growth was offset by lower blended yield
- Security and Fraud revenue of $115 million, up 5%, driven by growth in security and fraud solutions, partly offset by a decline in TeleCheck
- Stored Value Network revenue of $106 million, up 16%, driven by strong growth in Gift Solutions

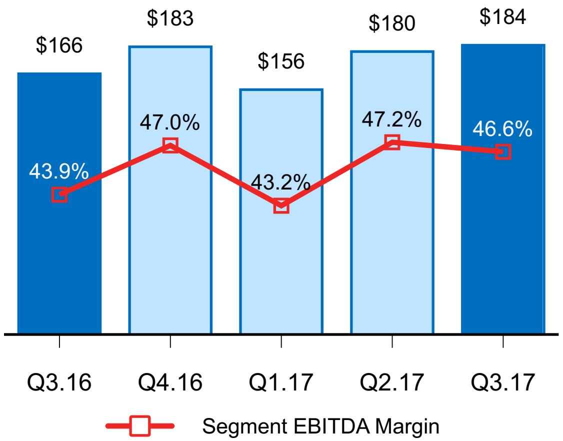
Segment EBITDA of $184 million, up 11%

- Segment expenses were flat
- Segment EBITDA margin of 46.6%, up 270 basis points

Segment Revenue ($M) and % Change



Segment EBITDA ($M) and Margin



Network & Security Solutions segment comprises more than 95% domestic revenue and expense with no material foreign exchange impact on reported results.

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Free Cash Flow

	Third Quarter			Year-to-Date		
Free Cash Flow ($M)	**2017**	**2016**	**$ Change**	**2017**	**2016**	**$ Change**
Total Segment EBITDA	$787	$739	$48	$2,224	$2,121	$103
Cash Interest Payments	(231)	(279)	48	(684)	(759)	75
Cash Taxes	(45)	(26)	(19)	(108)	(84)	(24)
Capital Expenditures	(134)	(119)	(15)	(390)	(351)	(39)
Working Capital Change	(31)	72	(103)	3	26	(23)
Dividends Received from Unconsolidated Affiliates(1)	42	44	(2)	62	58	4
Net Impact from Consolidated Affiliates(2)	(33)	(15)	(18)	(58)	(59)	1
Items Excluded from Total Segment EBITDA/Other(3)	15	11	4	30	(6)	36
Free Cash Flow(4)	**$370**	**$427**	**($57)**	**$1,079**	**$946**	**$133**
Memo: Cash Flow from Operations	$581	$752	($171)	$1,582	$1,660	($78)

- Q3.17 Free Cash Flow healthy at $370M – YoY decrease reflects deterioration in working capital change resulting from a prior year swap settlement and timing impacts on settlement flows from day of week differences
- YTD Free Cash Flow at $1,079M – YoY driven by improvements in operating performance and reduced cash interest payments

(1) Distributions received from minority partners less earnings from unconsolidated affiliates. (2) Distributions paid to minority partners less net income attributable to non-controlling interest. (3) Primarily non-operating addbacks such as severance, retention, litigation, deal costs, and 3rd party debt fees. (4) See slide 19 for reconciliation of cash flow from operations to free cash flow. The Company defines free cash flow as cash flow from operations less capital expenditures, and less distributions to minority interests and other (includes cash impact from maturities of net investment hedges).

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Capital Structure – Debt Reduction Year-to-Date

$ Million (at Par)	As of **9/30/17** Par Value	As of **6/30/17** Par Value	As of **12/31/16** Par Value	As of **9/30/16** Par Value	**9/30/17** vs **6/30/17**	**9/30/17** vs **12/31/16**	**9/30/17** vs **9/30/16**
Revolver ($1,250M)	$—	$—	$—	$—	$—	$—	$—
A/R Securitization	589	—	160	208	589	429	381
Capital Leases/Other	385	412	331	298	(27)	54	87
Term Loans/1st Lien	12,136	12,353	12,470	12,887	(217)	(334)	(751)
2nd Lien	2,200	2,200	2,200	2,200	—	—	—
Unsecured	3,400	3,400	3,400	3,400	—	—	—
Gross Debt[1]	**$18,710**	**$18,365**	**$18,561**	**$18,993**	**$345**	**$149**	**($283)**
Cash	$502	$493	$385	$475	$9	$117	$27
Net Debt[2]	**$18,208**	**$17,872**	**$18,176**	**$18,518**	**$336**	**$32**	**($310)**
Memo: TTM Segment EBITDA[3] [4]	$3,022	$2,947	$2,892	$2,883	$75	$130	$139
Memo: Total Borrowings	$18,649	$18,307	$18,489	$18,891	$342	$160	($242)

- Net debt increased $336 in the third quarter driven by the net purchase consideration paid for CardConnect, partly offset by FCF generation and cash received from divestitures

(1) Gross debt shown at par value and excludes outstanding settlement lines of credit. See slide 20 for reconciliation of total borrowings to gross debt. (2) Net debt defined as gross debt, as defined in footnote 1, less cash and cash equivalents. (3) Defined as trailing twelve months total segment EBITDA. (4) 9/30/2017 TTM Segment EBITDA is adjusted to include the past four quarters of EBITDA generated by CardConnect.

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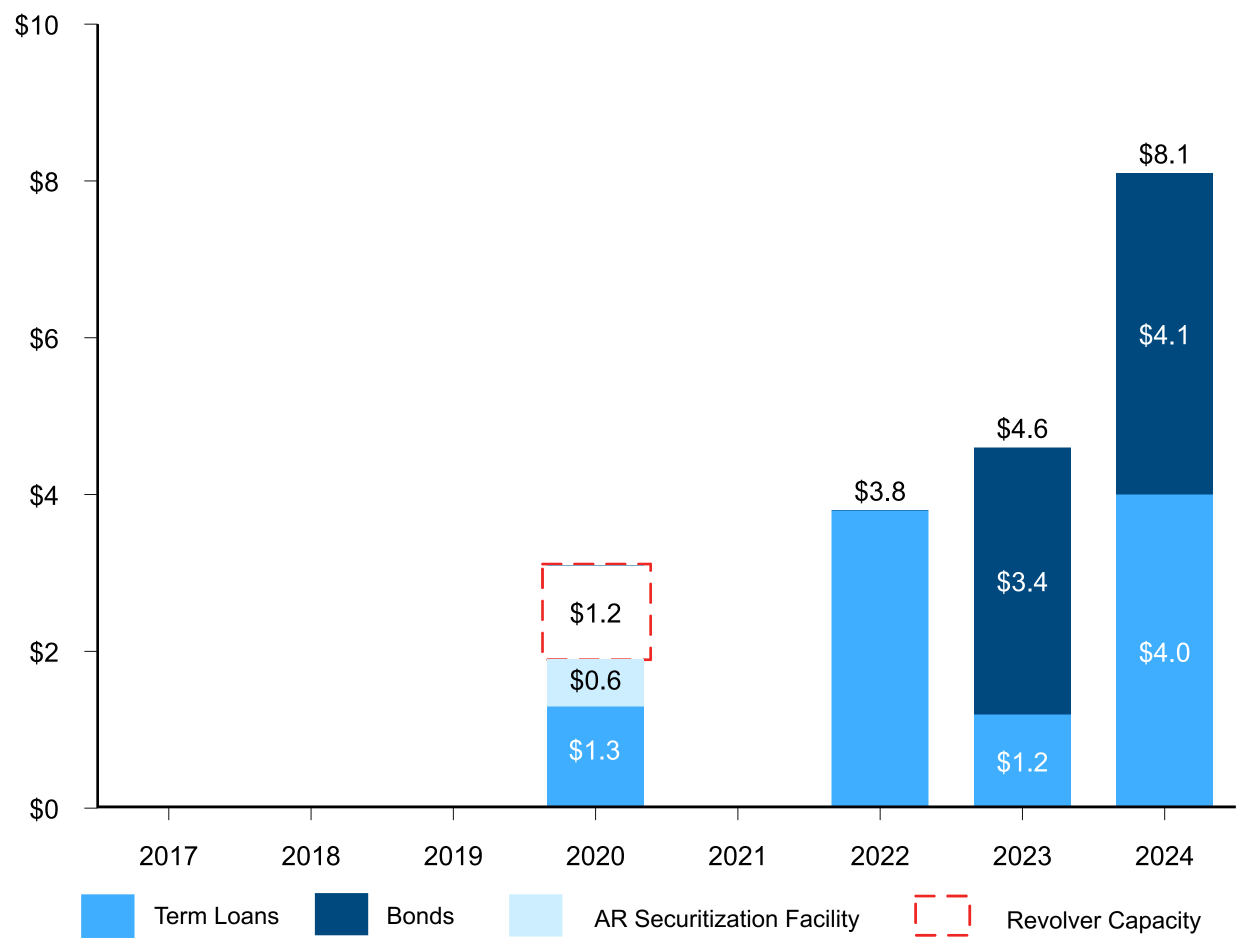
Capital Structure – Debt Maturity Profile

Debt Maturity Profile[1]



- ~70% of gross debt is fixed rate or hedged within a fixed range
- Current average cost of debt is 4.7%
- No material maturities until 2020

(1) Debt shown at par value and excludes short-term borrowings related primarily to outstanding settlement lines of credit and capital leases.

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Appendix

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Non-GAAP Reconciliation: Consolidated Revenue to Total Segment Revenue

	Three Months Ended ($M)							Nine Months Ended ($M)	
	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017	2016	2017
Consolidated Revenue	$ 2,777	$ 2,928	$ 2,936	$ 2,943	$ 2,801	$ 3,025	$ 3,076	$ 8,641	$ 8,902
Adjustments:									
Non wholly owned entities[a]	(14)	(20)	(25)	(21)	(10)	(25)	(14)	(59)	(49)
Independent Sales Organization (ISO) commission expense[b]	(163)	(158)	(155)	(142)	(147)	(161)	(162)	(476)	(470)
Reimbursable debit network fees, postage, and other	(907)	(952)	(936)	(950)	(919)	(990)	(995)	(2,795)	(2,904)
Total segment revenues	$ 1,693	$ 1,798	$ 1,820	$ 1,830	$ 1,725	$ 1,849	$ 1,905	$ 5,311	$ 5,479

(a) Net adjustment to reflect our proportionate share of the results of our investments in businesses accounted for under the equity method and consolidated subsidiaries with noncontrolling ownership interests.
(b) Retail Independent Sales Organization commissions are presented within Selling, general, and administrative expense in the unaudited consolidated statements of operations but are netted in segment revenues for segment reporting.

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Non-GAAP Reconciliation: Consolidated Expenses to Total Segment Expenses

	Three Months Ended ($M)							Nine Months Ended ($M)	
	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017	2016	2017
Consolidated Expenses	$ 2,539	$ 2,498	$ 2,482	$ 2,463	$ 2,474	$ 2,556	$ 2,658	$ 7,519	$ 7,688
Adjustments:									
Non wholly owned entities[a]	(18)	(18)	(16)	(18)	(16)	(19)	(15)	(52)	(50)
Independent Sales Organization (ISO) commission expense[b]	(163)	(158)	(155)	(142)	(147)	(161)	(162)	(476)	(470)
Reimbursable debit network fees, postage, and other	(907)	(952)	(936)	(950)	(919)	(990)	(995)	(2,795)	(2,904)
Depreciation and amortization	(238)	(238)	(237)	(236)	(228)	(237)	(248)	(713)	(713)
Stock-based compensation	(115)	(56)	(43)	(49)	(65)	(56)	(62)	(214)	(183)
Other[c]	(41)	(24)	(14)	(9)	(25)	(30)	(58)	(79)	(113)
Total segment expenses	$ 1,057	$ 1,052	$ 1,081	$ 1,059	$ 1,074	$ 1,063	$ 1,118	$ 3,190	$ 3,255

(a) Net adjustment to reflect our proportionate share of the results of our investments in businesses accounted for under the equity method and consolidated subsidiaries with noncontrolling ownership interests.
(b) Independent Sales Organization commissions are presented within Selling, general, and administrative expense in the unaudited consolidated statements of operations but are netted in segment revenues for segment reporting.
(c) Restructuring, non-normal course litigation and regulatory settlements, asset impairments, deal costs, and debt issuance costs.

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Non-GAAP Reconciliation: Net Income to Total Segment EBITDA

	Three Months Ended ($M)							Nine Months Ended ($M)	
	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017	2016	2017
Net income (loss) attributable to First Data Corporation	$ (56)	$ 152	$ 132	$ 192	$ 36	$ 185	$ 296	$ 228	$ 517
Adjustments:									
Non wholly owned entities[a]	(10)	(7)	(7)	(6)	(6)	(6)	(9)	(24)	(21)
Depreciation and amortization	238	238	237	236	228	237	248	713	713
Interest expense, net	263	284	263	258	234	238	234	810	706
Loss on debt extinguishment	46	9	3	12	56	15	1	58	72
Other items[b]	35	(14)	44	6	26	33	61	65	120
Income tax expense	5	28	24	24	12	28	(106)	57	(66)
Stock-based compensation	115	56	43	49	65	56	62	214	183
Total segment EBITDA	$ 636	$ 746	$ 739	$ 771	$ 651	$ 786	$ 787	$ 2,121	$ 2,224
Net income (loss) attributable to First Data Corporation margin:	(2.0)%	5.2%	4.5%	6.5%	1.3%	6.1%	9.6%	2.6%	5.8%
Total segment EBITDA margin:	37.6%	41.5%	40.6%	42.1%	37.7%	42.5%	41.3%	39.9%	40.6%

(a) Net adjustment to reflect our proportionate share of the results of our investments in businesses accounted for under the equity method and consolidated subsidiaries with noncontrolling ownership interests.

(b) Restructuring, non-normal course litigation and regulatory settlements, asset impairments, deal costs, debt issuance costs and "Other income (expense)" as presented in the unaudited consolidated statements of operations, which includes divestitures, derivative gains (losses), non-operating foreign currency gains (losses).

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Non-GAAP Reconciliation: Net Income to Adj. Net Income

	Three Months Ended ($M)							Nine Months Ended ($M)	
	Q1 2016	**Q2 2016**	**Q3 2016**	**Q4 2016**	**Q1 2017**	**Q2 2017**	**Q3 2017**	**2016**	**2017**
Net income (loss) attributable to First Data Corporation	$ (56)	$ 152	$ 132	$ 192	$ 36	$ 185	$ 296	$ 228	$ 517
Adjustments:									
Stock-based compensation	115	56	43	49	65	56	62	214	183
Loss on debt extinguishment	46	9	3	12	56	15	1	58	72
Mark-to-market adjustment for derivatives	4	1	—	—	—	—	—	5	—
Amortization of acquisition intangibles[a]	105	102	100	99	91	90	102	307	283
Deferred financing costs	3	4	4	5	4	4	4	11	12
Loss on Australian ATM divestiture	—	—	31	3	—	—	—	31	—
Gain on Visa Europe share sale	—	(29)	—	—	—	—	—	(29)	—
Restructuring	21	24	6	(2)	23	16	24	51	63
Intercompany foreign exchange gain (loss)	(9)	(10)	(2)	2	1	3	2	(21)	6
Fees paid on debt modification	—	18	—	11	—	9	1	18	10
Pension settlement loss	—	—	—	10	—	—	—	—	—
Impairment, litigation, and other[b]	5	2	6	(12)	(1)	4	10	13	13
Deal integration costs	—	—	—	—	—	5	21	—	26
Income tax on above items and discrete tax items[c]	(14)	(6)	(11)	(4)	(17)	(9)	(150)	(31)	(176)
Adjusted net income	$ 220	$ 323	$ 312	$ 365	$ 258	$ 378	$ 373	$ 855	$ 1,009

(a) Represents amortization of intangibles established in connection with the 2007 Merger and acquisitions we have made since 2007 including our acquisition of CardConnect, excluding the percentage of our consolidated amortization of acquisition intangibles related to non wholly owned consolidated alliances equal to the portion of such alliances owned by our alliance partners.
(b) Represents impairments, non-normal course litigation and regulatory settlements, investments gains (losses), and other, as applicable to the periods presented.
(c) The tax effect of the adjustments between our GAAP and adjusted results takes into account the tax treatment and related tax rate(s) that apply to each adjustment in the applicable tax jurisdiction(s). Generally, this results in a tax impact at the U.S. effective tax rate for certain adjustments, including the majority of amortization of intangible assets, deferred financing costs, stock compensation, and loss on deb extinguishment; whereas the tax impact of other adjustments, including restructuring expense, depends on whether the amounts are deductible in the respective tax jurisdictions and the applicable effective tax rate(s) in those jurisdictions. "Income tax on above items" also includes the impact of significant discrete tax items impacting Net income (loss) attributable to First Data Corporation.

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Non-GAAP Reconciliation: Cash Flow from Operations to Free Cash Flow

	Three Months Ended ($M)							Nine Months Ended ($M)	
	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017	2016	2017
Cash provided by operating activities [(a)]	**$ 386**	**$ 522**	**$ 752**	**$ 451**	**$ 421**	**$ 580**	**$ 581**	**$ 1,660**	**$ 1,582**
Capital expenditures	(117)	(115)	(119)	(126)	(117)	(139)	(134)	(351)	(390)
Distributions to minority interest and other [(a)]	(58)	(99)	(206)	(55)	(43)	7	(77)	(363)	(113)
Free cash flow (use)/source	$ 211	$ 308	$ 427	$ 270	$ 261	$ 448	$ 370	$ 946	$ 1,079

(a) The three and nine months ended September 30, 2017, include $0 million and $90 million, respectively, of cash received upon maturity of net investment hedges, which is reflected within "investing activities" on the Consolidated Statements of Cash Flows. The three and nine months ended September 30, 2016 include $43 million of cash received upon maturity of net investment hedges.

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Non-GAAP Reconciliation: Total Borrowings to Net Debt

	September 30, 2016	December 31, 2016	March 31, 2017	June 30, 2017	September 30, 2017
Total Long-term borrowings	$ 18,514	$ 18,131	$ 18,123	$ 18,033	$ 17,795
Total Short-term and current portion of long-term borrowings	377	358	501	274	854
Total borrowings	**18,891**	**18,489**	**18,624**	**18,307**	**18,649**
Unamortized discount and unamortized deferred financing costs	173	156	151	147	140
Total borrowings at par	**19,064**	**18,645**	**18,775**	**18,454**	**18,789**
Less: Settlement lines of credit and other arrangements	(71)	(84)	(126)	(89)	(79)
Gross debt	**18,993**	**18,561**	**18,649**	**18,365**	**18,710**
Less: Cash and cash equivalents	(475)	(385)	(503)	(493)	(502)
Net debt	**$ 18,518**	**$ 18,176**	**$ 18,146**	**$ 17,872**	**$ 18,208**
Memo: Trailing twelve months total segment EBITDA[(a)]	2,883	2,892	2,907	2,947	3,022

(a) September 30, 2017 trailing twelve months total segment EBITDA reflects the last twelve months of EBITDA generated by CardConnect.

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Non-GAAP Reconciliation: Adjustment to Organic Constant Currency Growth

	Three months ended September 30,			Nine months ended September 30,		
	2017	2016	% B/(W)[a]	2017	2016	% B/(W)[a]
Segment revenue	$ 1,905	$ 1,820	5%	$ 5,479	$ 5,311	3%
Currency impact	(3)	—		33	—	
Acquisitions/Divestitures[b][c]	—	26		—	6	
Organic CC segment revenue growth	$ 1,902	$ 1,846	3%	$ 5,512	$ 5,317	4%
GBS revenue	$ 1,094	$ 1,045	5%	$ 3,131	$ 3,037	3%
Currency impact	(3)	—		12	—	
Acquisitions/Divestitures[b][c]	—	26		—	6	
Organic CC GBS revenue growth	$ 1,091	$ 1,071	2%	$ 3,143	$ 3,043	3%
GBS NA Revenue	$ 833	$ 819	2%	$ 2,410	$ 2,371	2%
Currency impact	(1)	—		—	—	
Acquisitions/Divestitures[b][c]	—	36		—	36	
Organic CC GBS NA revenue growth	$ 832	$ 855	(3)%	$ 2,410	$ 2,407	—%
GBS APAC revenue	$ 39	$ 43	(8)%	$ 109	$ 125	(13)%
Currency impact	—	—		(2)	—	
Acquisitions/Divestitures[b][c]	—	(10)		—	(31)	
Organic CC GBS APAC revenue growth	$ 39	$ 33	18%	$ 107	$ 94	14%

(a) "B" means results in 2017 are better than results in 2016 "(W)" means results are worse.
(b) "Acquisitions/Divestitures" includes both the CardConnect acquisition and Australian ATM divestiture. Australian ATM divestiture is excluded from GBS APAC adjustments.
(c) 2016 Australian ATM divestiture revenue, expense, EBITDA shown in constant currency rates.

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Non-GAAP Reconciliation: Adjustment to Organic Constant Currency Growth

	Three months ended September 30,			Nine months ended September 30,		
	2017	2016	% B/(W)[a]	2017	2016	% B/(W)[a]
Segment expense	$ 1,118	$ 1,081	(3)%	$ 3,255	$ 3,190	(2)%
Currency impact	(4)	—		14	—	
Acquisitions/Divestitures[b][c]	—	17		—	—	
Organic CC segment expense growth	$ 1,114	$ 1,098	(1)%	$ 3,269	$ 3,190	(2)%
GBS expense	$ 629	$ 590	(7)%	$ 1,801	$ 1,758	(2)%
Currency impact	(3)	—		3	—	
Acquisitions/Divestitures[b][c]	—	17		—	—	
Organic CC GBS expense growth	$ 626	$ 607	(3)%	$ 1,804	$ 1,758	(3)%

(a) "B" means results in 2017 are better than results in 2016 "(W)" means results are worse.
(b) "Acquisitions/Divestitures" includes both the CardConnect acquisition and Australian ATM divestiture.
(c) 2016 Australian ATM divestiture revenue, expense, EBITDA shown in constant currency rates.

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Non-GAAP Reconciliation: Adjustment to Organic Constant Currency Growth

	Three months ended September 30,			Nine months ended September 30,		
	2017	2016	% B/(W)[a]	2017	2016	% B/(W)[a]
Segment EBITDA	$ 787	$ 739	6%	$ 2,224	$ 2,121	5%
Currency impact	1	—		18	—	
Acquisitions/Divestitures[b][c]	—	9		—	6	
Organic CC segment EBITDA growth	$ 788	$ 748	5%	$ 2,242	$ 2,127	5%
GBS EBITDA	$ 465	$ 455	2%	$ 1,330	$ 1,279	4%
Currency impact	1	—		9	—	
Acquisitions/Divestitures[b][c]	—	9		—	6	
Organic CC GBS EBITDA growth	$ 466	$ 464	—%	$ 1,339	$ 1,285	4%

(a) "B" means results in 2017 are better than results in 2016 "(W)" means results are worse.
(b) "Acquisitions/Divestitures" includes both the CardConnect acquisition and Australian ATM divestiture.
(c) 2016 Australian ATM divestiture revenue, expense, EBITDA shown in constant currency rates.

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Notice to Investors, Prospective Investors & the Investment Community; Cautionary Information Regarding Forward-Looking Statements

Certain matters we discuss in our public statements may constitute forward-looking statements. You can identify forward-looking statements because they contain words such as “believes,” “expects,” “may,” “will,” “should,” “seeks,” “intends,” “plans,” “estimates,” or “anticipates” or similar expressions which concern our strategy, plans, projections or intentions. Examples of forward-looking statements include, but are not limited to, all statements we make relating to revenue, earnings before net interest expense, income taxes, depreciation, and amortization (EBITDA), earnings, margins, growth rates, and other financial results for future periods. By their nature, forward-looking statements speak only as of the date they are made; are not statements of historical fact or guarantees of future performance; and are subject to risks, uncertainties, assumptions or changes in circumstances that are difficult to predict or quantify. Actual results could differ materially and adversely from our forward-looking statements due to a variety of factors, including the following: (1) adverse impacts from global economic, political, and other conditions affecting trends in consumer, business, and government spending; (2) our ability to anticipate and respond to changing industry trends, including technological changes and increasing competition; (3) our ability to successfully renew existing client contracts on favorable terms and obtain new clients; (4) our ability to prevent a material breach of security of any of our systems; (5) our ability to implement and improve processing systems to provide new products, improve functionality, and increase efficiencies; (6) the successful management of our merchant alliance program which involves several alliances not under our sole control and each of which acts independently of the others; (7) our successful management of credit and fraud risks in our business units and merchant alliances, particularly in the context of eCommerce and mobile markets; (8) consolidation among financial institution clients or other client groups that impacts our client relationships; (9) our ability to use our net operating losses without restriction to offset income for US tax purposes; (10) our ability to improve our profitability and maintain flexibility in our capital resources through the implementation of cost savings initiatives; (11) the acquisition or disposition of material business or assets; (12) our ability to successfully value and integrate acquired businesses; (13) our high degree of leverage; (14) adverse impacts from currency exchange rates or currency controls imposed by any government or otherwise; (15) changes in the interest rate environment that increase interest on our borrowings or the interest rate at which we can refinance our borrowings; (16) the impact of new or changes in current laws, regulations, credit card association rules, or other industry standards; and (17) new lawsuits, investigations, or proceedings, or changes to our potential exposure in connection with pending lawsuits, investigations or proceedings, and various other factors set forth in our Annual Report on Form 10-K for the period ended December 31, 2016, including but not limited to, Item 1 - Business, Item 1A - Risk Factors, and Item 7 - Management’s Discussion and Analysis of Financial Condition and Results of Operations. Except as required by law, we do not intend to revise or update any forward-looking statement as a result of new information, future developments or otherwise.

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