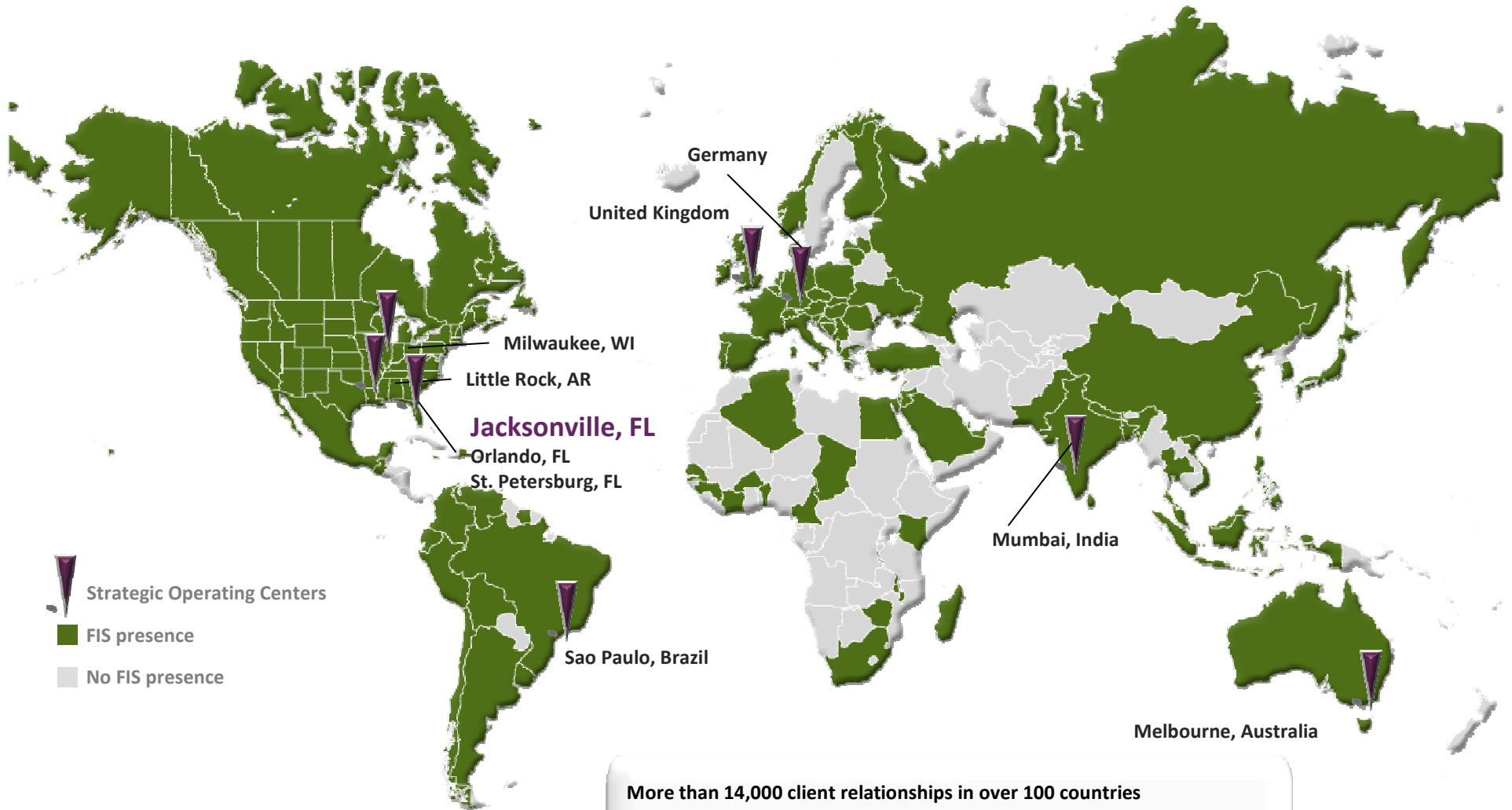




IBM Beacon Award Winning Case Study

August 31, 2010 – Customer Experience

Leading Global Financial Technology Provider



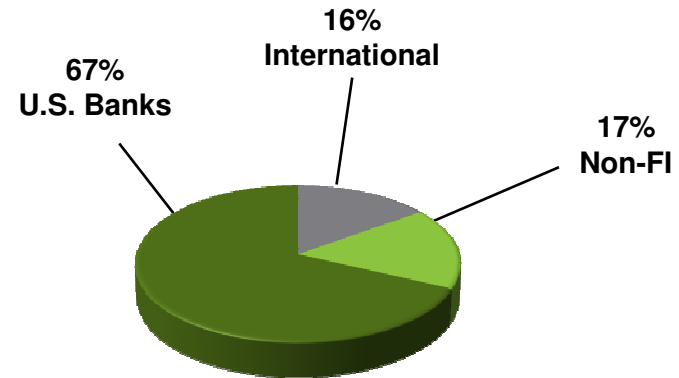
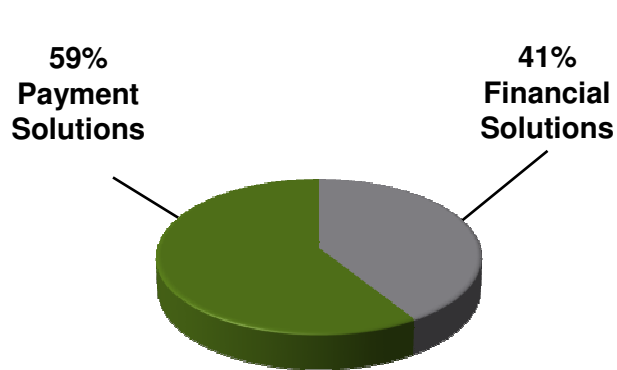
More than 14,000 client relationships in over 100 countries
Established operations in more than 27 countries
31,000 employees strong
•15,000 U.S. based
•16,000 off-shore



FIS



| Global Reach | Solution Leadership | Core Relationships | Expansive Payments Base | Growing Non-FI Base |
|--|--|---|--|--|
| More than 30,000 employees serving over 14,000 clients worldwide | Relationships with 40 of the top 50 global banks, including nine of the top 10 | 2,600 core processing customers, including 20 of top 50 | Approximately 7,000 debit, credit and prepaid card issuers | Healthcare Government Commercial |



> \$5 Billion 2009 pro forma Revenue > \$1.4 Billion 2009 pro forma EBITDA

Financial Solutions Group



Core Processing

- 2,300 core processing clients
- 9 out of 10 top banks
- 18 of the top 25 banks ranked by Tier 1 Capital are clients of ACBS

-
- 88 percent of N.A. deposit new accounts scored
 - More than 1,500 financial institutions
 - More than 4.5M consumers
 - More than 350,000 business users
 - Four-plus million voice response unit calls monthly

Channel Solutions

Treasury and Cash Management

- Industry-leading account analysis
- More than three million accounts
- Largest provider of multi-bank cash management services

-
- 200 financial services clients
 - ASP Technology with optional BPO services
 - Over \$700B in assets

Wealth Management

FIS: Focus on Clients



Domestic:

- 45% of commercial banks
- 50% of credit unions
- 73 % of all credit card issuers
- 80% of debit volume
- 34 % of all consumer debt
- 25 % of all demand accounts
- More than 3.5 billion checks
- More than 8 million loyalty accounts
- More than 215 million debit cards and 60,000 ATMs
- More than 2 million POS connections

International:

- EMEA, APAC and Latin America
- 5 of the top 5 world banks
- 47 of the top 100 world banks
- More than 180 million prepaid cards
- 600 million prepaid transactions processed annually
- More than 4,000 financial institutions on credit card processing
- More than 70 million credit card accounts
- Operating centers in 27 countries

Trusted Scale and Global Reliability

Recognized Industry Leader



Aite

"Most Admired and Used Core Banking Vendor"



WINNER

"Best Prepaid Service Provider"



#1



"Top 5 in Technology Innovation"

ABIresearch

"#1 mobile banking vendor"



Outstanding Enterprise Application Solution by an ISV

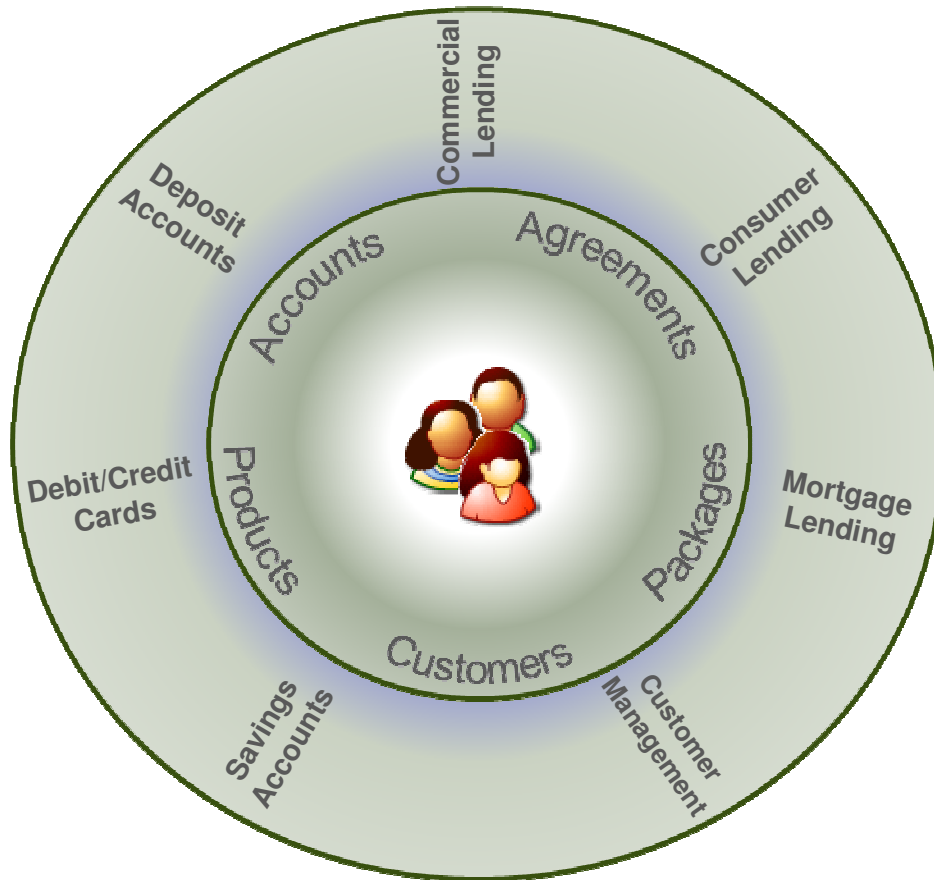
Gartner

"Leaders' Quadrant Internet Fraud Solution"

FIS

Profile

“Single Deposit, Loan and Customer Platform”



Customer Information Management

- ✓ Individuals, institutions and customers
- ✓ Supports packages and agreements
- ✓ Links internal and external accounts

Deposits

- ✓ DDA/MMDA
- ✓ C/D, T/D
- ✓ Savings
- ✓ Retirement

Loans

- ✓ Consumer
- ✓ Commercial
- ✓ Mortgage
- ✓ Revolving

Design Features

- ✓ On-line, continuous real-time processing
- ✓ Integrated product factory
- ✓ Market-of-One product customizability
- ✓ Channel independent architecture
- ✓ Multi-language and multi-currency
- ✓ Database and OS independent
- ✓ Integrated browser user interface
- ✓ Highly extendable component architecture

Profile[®] Real-time Core Processing Solution



Now-Gen Architecture

- Proven, Real-time and straight-through
- Channel-agnostic services and TP
- Product Factory component model
- Industry standard services ¹
- Real time MIS, ad-hoc and BI

Compelling Metrics

- Dramatically improved efficiency
- 2x Customers per Back Office FTE
- 50% to 300% Improvement in TTM
- 99.999% Availability 24/7/365
- Massively Scalable (100mm+ accts)

A Modular Solution

- Retail, commercial, corporate
- Direct (JDBC) and Xpress (SOA)
- Customers, Deposits and Loans
- Global, customer-centric view
- Browser-based User Interfaces (UI)

Highly Configurable

- Common product inventory
- Platform-agnostic: Unix, Linux & z/OS
- Single or Multilanguage
- Single or Multicurrency
- Multiple Business Continuity models

¹ Interactive Financial Exchange (IFX) Reference



89% Time To Market Reduction



Fastest growing Direct Bank EVER



Real-Time Brokerage Integration



First Linux production install

and 



From Retailer to Banker



720 Branch Locations - 18 Million Customers



Worldwide Installations

Profile North America Sample Client List



Profile International Sample Client List



ING DIRECT



VYSYA BANK



Renaissance Capital

FIS

Profile - Real-life Results



Innovation and competitiveness

- Reducing the time required to define and take new loan products to market by **93%**
- Reducing the time required to define and take new deposit products to market by **400%**

Single integrated system

- Implementation in **6-9** months
- Large scale conversions in **12-18** months

Efficiency

- Cost to income ratio for Retail Banks improved to **45%**
- Cost to income ratio for Direct Banks improved to **37%**
- Reduction of back office expenses by **30%-50%** due to elimination of exception processing

Profitability

- Return on Assets increased by **50%**



Award Winning Case Study

Government Savings Bank – Thailand



Government Savings Bank, Thailand

The Client



- Public sector bank 100% owned by the Thai government
- Operated under the Thai Ministry of Finance
- Rank Number 5 in Domestic Bank Asset Size
 - More than 20 million accounts
 - 18 million active deposit accounts
 - 2 million active loan accounts
 - 75 million history records
 - USD 33 billion in assets as of the end of 2009
 - 100 Distinct Products
 - 740 conventional branches
 - 1,300 automated teller machines
 - Banking services through in-school branches operated by students and through locally owned non-profit community banks in rural areas
 - 1,000+ employees collect deposits & loan payments on foot from street vendors, via mobile devices

Source: FIS, GSB



Government Savings Bank, Thailand And..Truly Mobile Banking



45 mobile banking vans, 2 mobile banking riverboats,
buses and motorcycles



- Source, Government Savings Bank, Thailand (GSB)



Government Savings Bank, Thailand

Challenge:



- 18-year old highly modified core banking system causing:
 - Frequent service outages
 - Prevented implementation new products, modifying existing products (and pricing)
 - Extended processing hours required for peak volume
- Teller system no longer supported by vendor
- Limited resources due to strict government regulations for major expenditures by public service organizations. (Financial Considerations)
- 16-month conversion timeframe with no scheduled downtime for the bank or its customers (for phase 1 of the project)
- Preserve bank's mission to provide services to Thailand's unbanked population, a historically underserved market. For the duration of the project the bank never failed to embrace its role as "the bank for the people" and continued to focus great effort on solving the poverty problems of the country's unemployed and poorest citizens.



Government Savings Bank, Thailand

The Project



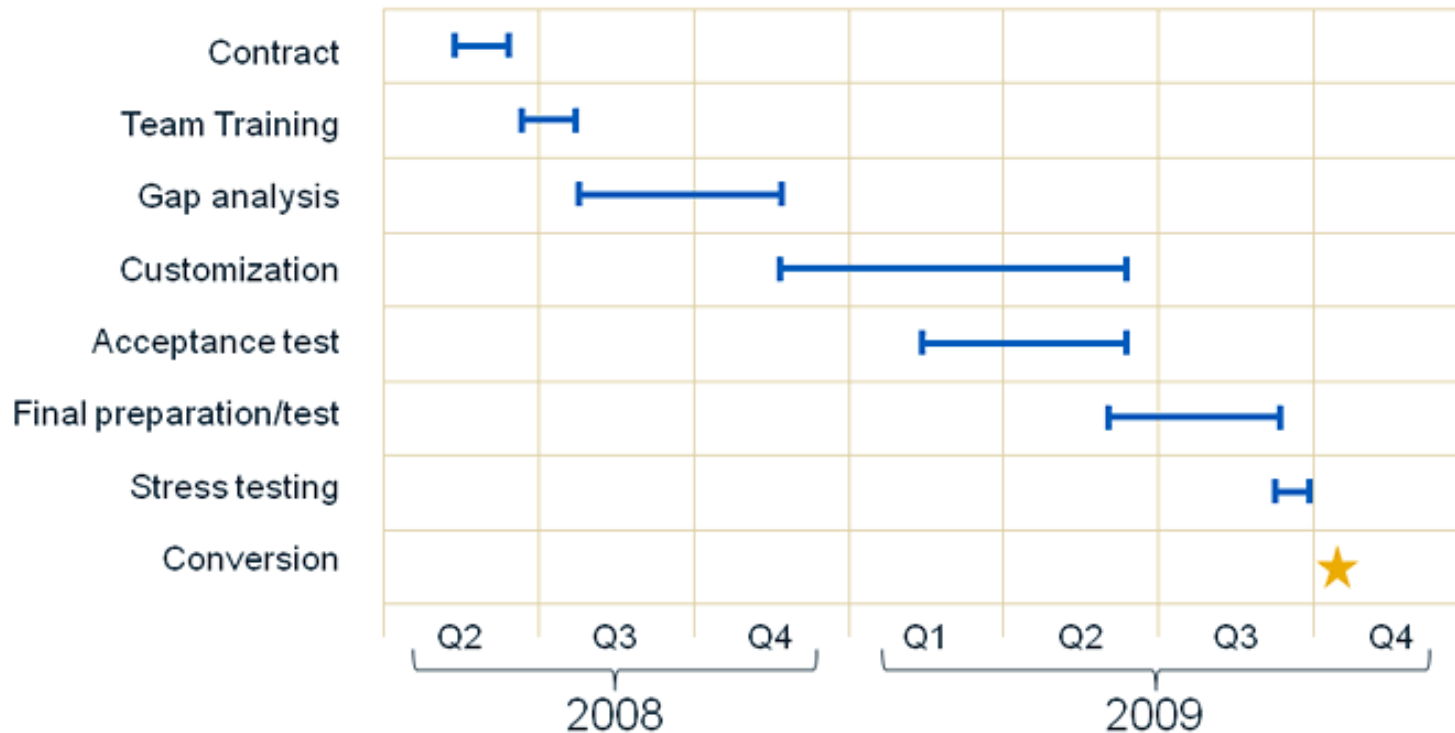
- Core Software Modernization Project
- Government proscribed procurement process – issued in November 2007
 - Seven vendor responses evaluated – 2 short listed
 - Contract in June 2008 for FIS Profile
- Software acquisition includes:
 - Core Banking System
 - Profile Direct for Branches
 - IBM Pseries and AIX as processing platform
- Implementation target mid-October 2009
- Project:
 - One month training followed by 3 month gap analysis
 - Customization required 6 months effort
 - Concurrent creation of test data
 - User Acceptance test next 4 months – 3 releases by product type
 - Project management meetings weekly
 - *Issues bought to change management – maximum one week turnaround*



Government Savings Bank, Thailand Project Overview



Milestones of Government Savings Bank, Thailand, Core Modernization Implementation (2008–09)



Source: Government Savings Bank, Thailand, TNIS



Government Savings Bank, Thailand Results



New Product Impact 6.24 Billion Baht Profit Per Year

- November 2, 2009
 - First new product implemented, bank introduces Premium Savings Deposit - 5 year term CD with “Lucky Draw” rewards
 - New premium product deployed in days, GSB set target to achieve new deposit income of 70 billion baht in 6 months – GSB achieved new deposit income of 77 billion baht in first month!!
 - Gained 107% of product launch goal in first 30 days
- January 2010
 - Once a year GSB bank runs a special Children Account program in 2nd week of January, this is typically the highest volume day of the year for the bank.
 - Post implementation - first time in history that the bank was able to process all new account openings on the same business day for Children’s day - 200,000 new accounts
 - Pre-conversion processing - 2 + days of extra (24 hours) back office processing to open the accounts



Government Savings Bank, Thailand Results



Projected Project ROI in Less than 12 Months

- Bank Efficiency Gains:
 - Ease of Account Opening = 43.75 Million Baht Per Year
 - Sweep Account Processing = 73 Million Baht Per Year
- Growth:
 - Asset and Deposit Growth of 30%
 - Loan Outstandings Growth of 42.4%
 - Projected Year-Over-Year Growth of 18.5%
 - Moved National Rank from 5th to 3rd Largest Bank in Country



FIS

IBM Components



| | |
|----------------------|--|
| Hardware Type | Production Server |
| Software name | Profile Core Banking |
| Brand / Model | IBM System p5 590 |
| No. | 2 |
| | |
| Hardware Type | Disk Storage |
| Brand / Model | IBM System Storage DS8100 turbo |
| No. | 1 |
| | |
| Hardware Type | SAN Director |
| Brand / Model | Cisco MDS9506 |
| No. | 2 |
| | |



| | |
|----------------------|---|
| Hardware Type | Virtual Tape |
| Brand / Model | IBM Virtualization Engine TS7520 |
| No. | 1 |
| | |
| Hardware Type | Tape Library |
| Brand / Model | IBM System Storage TS3500 Tape Library |
| No. | 1 |
| | |
| Hardware Type | Tape Drive |
| Brand / Model | IBM System Storage TS3100 |
| No. | 1 |

Hardware List – Server Room - Utilities



| | |
|---------------------------|--|
| Utilities Software | Backup Software |
| Software name | IBM Tivoli Storage Manager Extended Edition |
| Hardware Model | IBM System p5 510 |
| No. | 1 |
| Utilities Software | Job Scheduling |
| Software name | IBM Tivoli Workload Scheduler |
| Hardware Model | IBM System p5 510 |
| No. | 2 |
| Utilities Software | System Management & Monitoring |
| Software name | IBM Tivoli Monitoring |
| Hardware Model | IBM System p5 510 |
| No. | 3 |



| | |
|---------------------------|---|
| Utilities Software | Web server |
| Software name | Apache |
| Hardware Model | IBM System p5 510 |
| No. | 2 |
| | |
| Utilities Software | Antivirus Software |
| Software name | NOD32 |
| Hardware Model | IBM System x3550 |
| No. | 1 |
| | |
| Utilities Software | Application Deployment Software |
| Software name | IBM Tivoli Provisioning Manager for Software |
| Hardware Model | IBM System x3550 |
| No. | 2 |



| | |
|---------------------------|---|
| Utilities Software | Continuous from Laser Printer Management |
| Software name | PReS Designer |
| Hardware Model | IBM System x3550 |
| No. | 1 |
| | |

| Summary | | |
|---|--------------------------|----------|
| Utilities Server (Unix-based) | IBM System p5 510 | 8 |
| Utilities Server (Windows-based) | IBM System x3550 | 4 |



| | |
|----------------------|--------------------------------------|
| Hardware Type | Continuous form laser printer |
| Brand / Model | OCE' VS7000 |
| No. | 1 |
| | |
| Hardware Type | Line Printer |
| Brand / Model | Printronix P7220 |
| No. | 2 |



| | |
|----------------------|--|
| Hardware Type | DWDM |
| Brand / Model | Cisco ONS 15454 |
| No. | 1 |
| | |
| Hardware Type | Layer 4 Gigabit Ethernet Switch |
| Brand / Model | F5 BIG-IP 6400 |
| No. | 2 |
| | |

IBM & FIS Alliance Value



- **Market Leadership**
 - #1 Overall Banking Solutions Provider Combination
- **Global Banking Franchise**
 - Shared Customer base on a global scale across entire STG Platform range
 - Over \$250 Million in annual workload to protect and retain
 - Most comprehensive solution offerings for customer retention of any STG customer or deployment options for any STG prospect in the banking industry
- **Shared Vision**
 - Banking Industry Framework
 - CC&I Validated
 - Core Banking Transformation (nearly validated)
- **Complimentary Technology Stacks**
 - FIS strategic solutions support all STG platforms
 - FIS CTE is IBM z, IBM p



“Most Admired and Used Vendor”

TABLE A: MOST ADMIRED AND MOST USED VENDOR AMONG 40 LARGE FIS

| | Most Admired Vendor | Most Used Vendor |
|--------------|---------------------|------------------|
| IT Services | IBM | IBM |
| Core Banking | Fidelity (FIS) | Fidelity (FIS) |

Source: Aite Group's Survey of 80 North American Bank CIOs/Technology Executives, July-August 2009



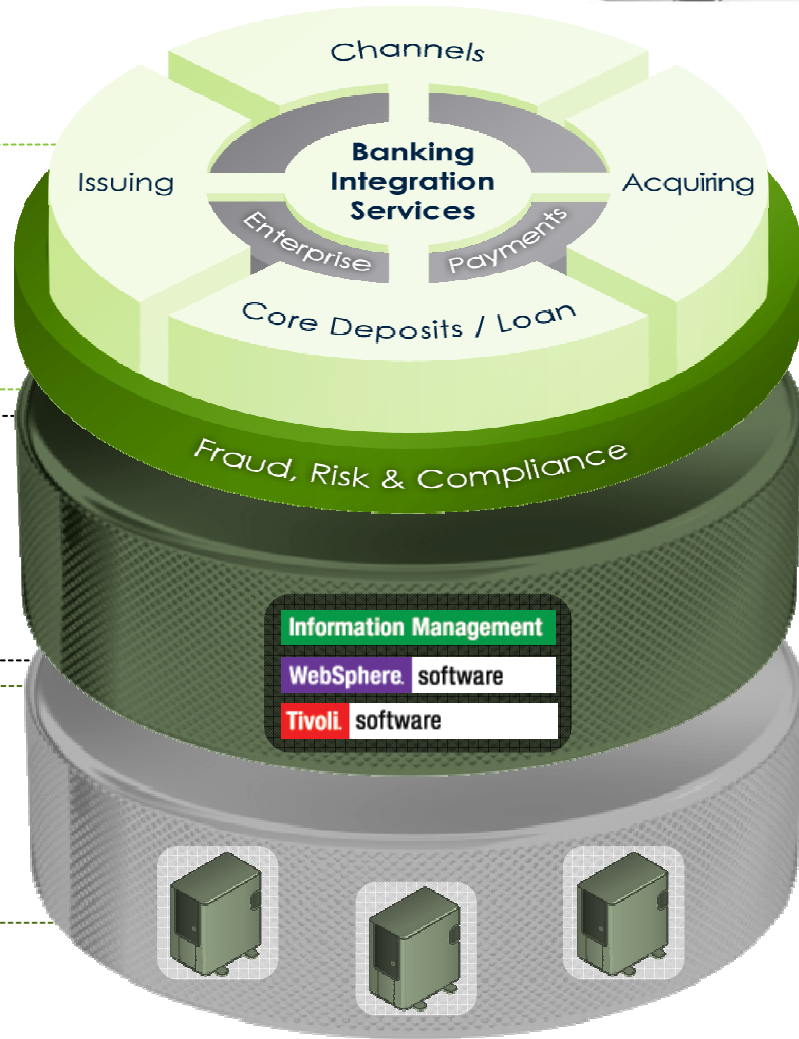
Smarter Decisions IBM and FIS



FIS
Industry Software Solutions
 (Profile, Xpress and TouchPoint)

IBM
Enterprise Software
 (IBM WebSphere WAS/WPS, Infosphere MDM, Tivoli, IM DB2)

IBM
Platform and Infrastructure
 (z9/z10 EC & BC, p6, Storage)



Note: Only intended to show functional component and value area's. Each functional component within IBM is related to a specific area (i.e. IM, SWG or STG) and can contain a wide range of applicable products and services

Note: DB2 zOS support for Profile is scheduled for Q4/2010, TouchPoint/Xpress already support DB2 zOS



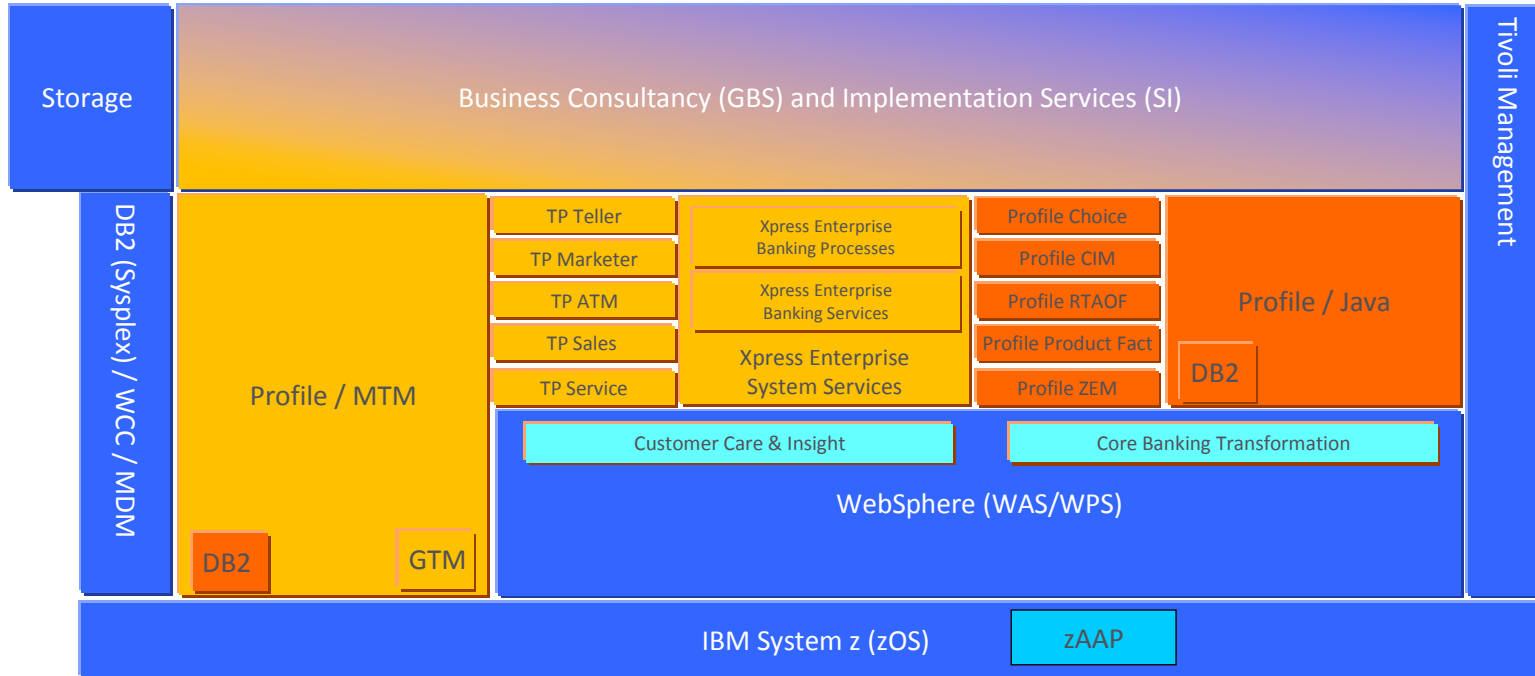
Target Platform Overview



| IBM Platform | System z | System z9/10 | System i5 | System i5 | System p | System p |
|----------------------------|--------------------------|--------------|----------------------|----------------|--------------|--------------|
| OS | zOS | Linux | AIX | Linux | AIX | Linux |
| FIS Core/Channels Solution | Profile / TP Systematics | Profile / TP | Profile / TP Horizon | Profile / TP | Profile / TP | Profile / TP |
| RDBMS | DB2 zOS | Oracle / DB2 | DB2 / DB2/400* | DB2 / DB2/400* | DB2 | DB2 |

**Note: Incremental only indicates typical components and is not intended to be complete. Additional IBM components examples are High Availability infrastructure, Tivoli and Services whereas for FIS these components can include other applicable FIS Product or Services*

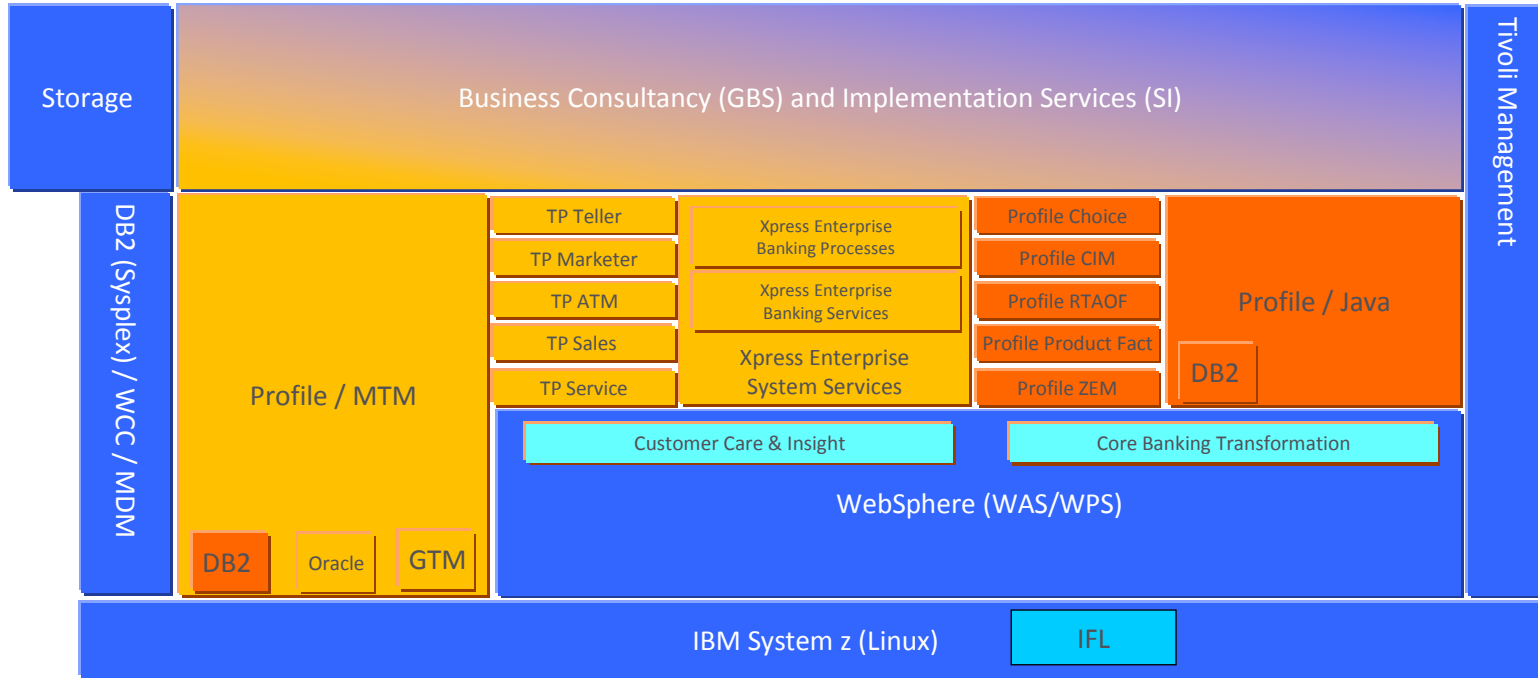
IBM/FIS SSG – BlueStack (System z / zOS)



- IBM Hardware, Software or Services Component
- Current Fidelity Software Components
- SOD (Q4/2010) joint ISV enablement projects
- SOD (Q4/2010) Banking Industry Framework

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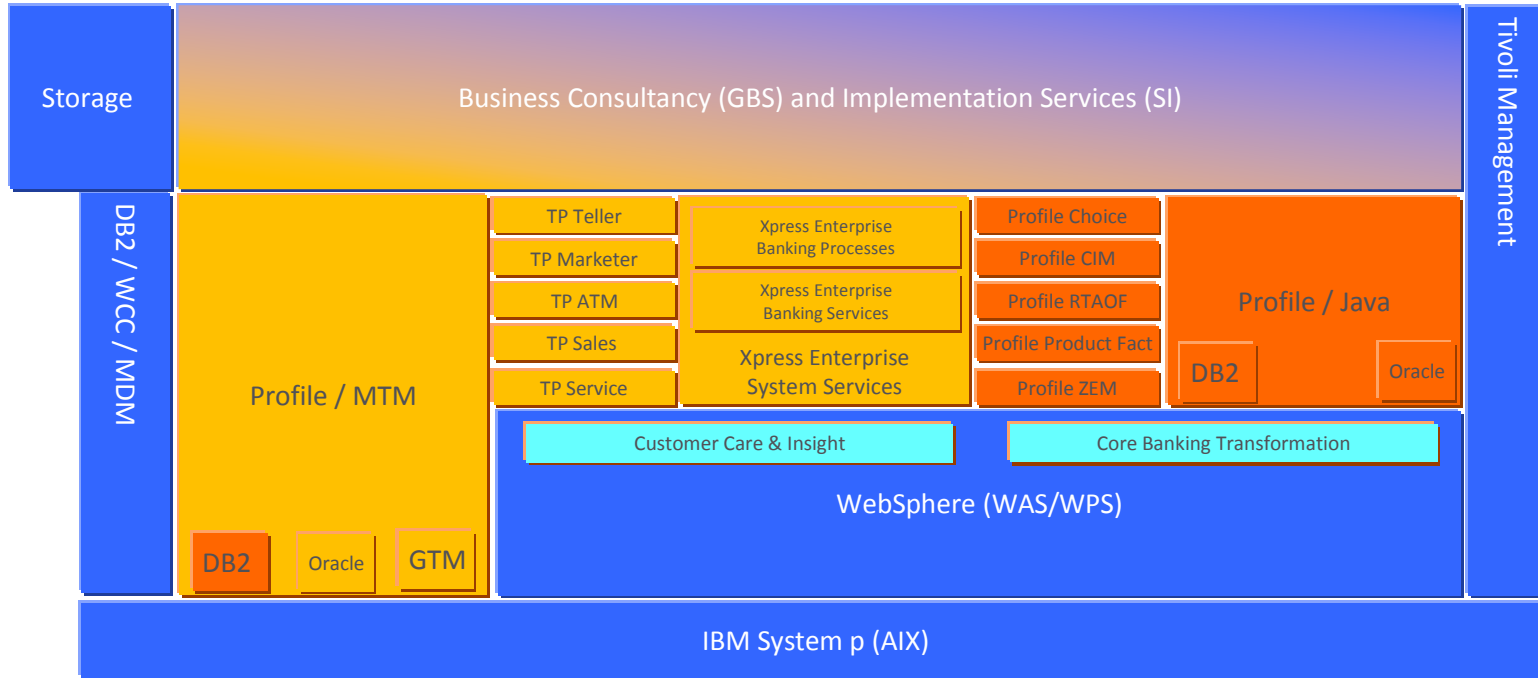
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IBM/FIS SSG – BlueStack (System p / AIX)

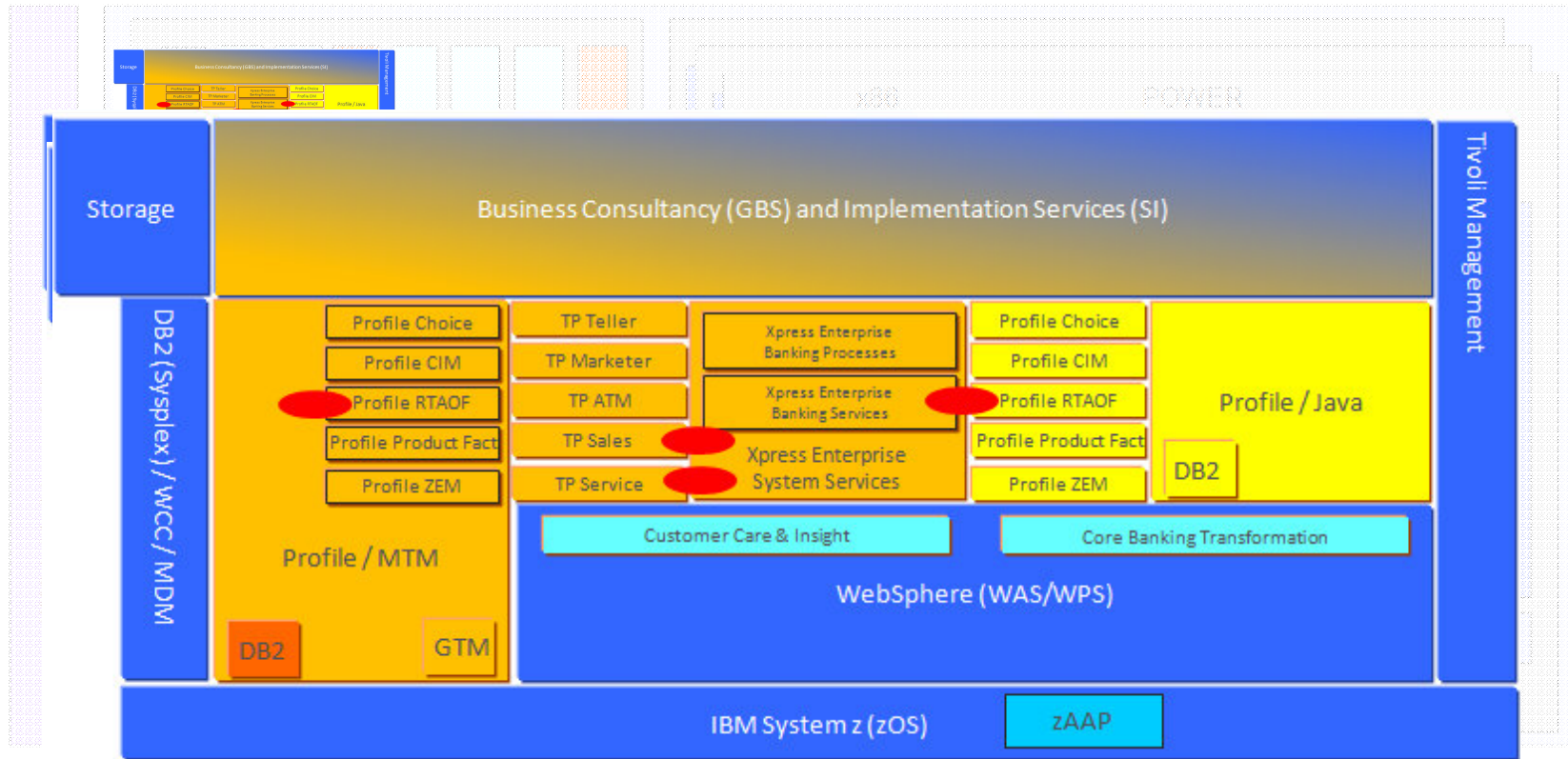


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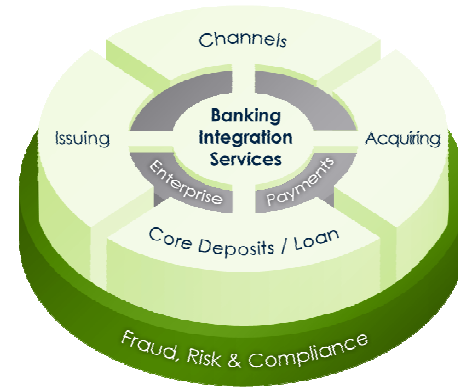
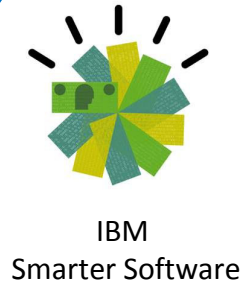
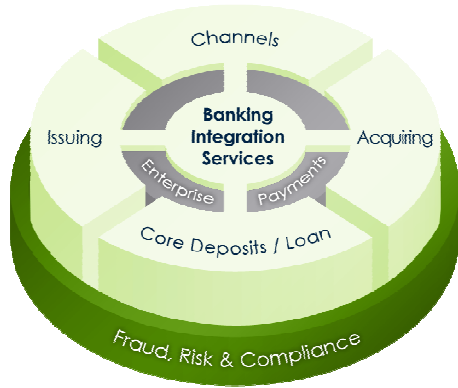
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• Note: Shown solution is also applicable to System i (AIX/Linux), joint enablement and GTM on this platform will depend on mutual agreed upon market opportunity and business case

IBM/FIS SSG – BlueStack (zEnterprise) “Mix and Match”



IBM/FIS z10 “Smarter Banking”



IBM System z10 Enterprise Class



IBM System z10 Business Class





Thank You.

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