



FIS Sees Strong Adoption of Prepaid Solutions as Demand Continues for Cost-effective Payment Options for Consumers

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Key Facts

- More than 80 agreements signed in first half of 2012
- FIS' prepaid expertise and global scale enables clients to deliver convenient, innovative and cost-effective prepaid payment options to consumers
- Addresses growing demand for prepaid cards in key market segments – 18 percent of Gen Y and underbanked consumers* and 28 percent of consumers with annual incomes of \$100K – \$150K# use prepaid cards

JACKSONVILLE, Fla.--(BUSINESS WIRE)--Sep. 25, 2012-- [FIS](#)™ (NYSE: FIS), the world's largest provider of banking and payments technology, today announced that it experienced continuing market demand for its [prepaid solutions](#) in the first half of 2012 as financial institutions, retailers and other market sectors expand the use of prepaid cards to deliver a convenient and cost-effective payment option to consumers. This growth is represented by more than 80 new or expanded client agreements across the globe.

FIS' strategic focus is to be on the forefront of real-time global money movement and be the leading provider of real-time banking and payment solutions. FIS delivers global connectivity and empowers both financial institutions and non-financial institutions to drive new sources of revenue and profit from emerging payment opportunities.

A world leader in the prepaid industry, FIS processes more than 200 million prepaid cards and provides robust, end-to-end solutions for the development, processing and administration of prepaid programs. These solutions encompass all aspects of prepaid card processing – account set up and management, card production and personalization, inventory management and customized distribution solutions, transaction processing, fraud detection and prevention, funds settlement, call center and IVR/VRU customer service, dispute processing, detailed reporting and mobile and Web hosting services.

"By operating a flexible and scalable processing platform and then integrating that platform to the breadth of services FIS has been deploying to clients for years, FIS has established itself as a first-tier prepaid player in record time," said Tim Sloane, director of Mercator Advisory Group's Prepaid Advisory Service.

Kiboo, one of FIS' newest prepaid clients, is redefining the relationship young people have with their money. By creating innovative technologies around FDIC-insured accounts, Kiboo's offerings inspire and engage earning, saving, smarter spending and sharing. After an extensive search, Kiboo selected FIS' prepaid solutions for its robust technology, depth of service offering and scalable platform.

"We are very excited about teaming with FIS," said Lisa Halpern, founder and CEO, Kiboo. "FIS is a leader in payment processing and, as a start-up, we will leverage FIS' industry knowledge and expertise to establish ourselves in the market, scale our business and meet the needs of our customers."

Leveraging the successful deployment of its existing FIS-driven prepaid offering, the founders of ONBUDGET, Inc. re-teamed with FIS to support its new prepaid offering. Targeted toward consumers who may already have checking accounts, ONBUDGET will offer a general purpose, reloadable prepaid card program designed to assist consumers in effectively budgeting their funds through the use of a prepaid card.

"FIS' position as a market leader in payments and its prepaid niche continues to be solidified," said [Anthony Jabbour](#), executive vice president, FIS North American Financial Institutions. "In 2011 alone, FIS processed more than 880 million prepaid card transactions, representing over \$40 billion in value. Consumers continue to drive a tremendous growth in the need for prepaid solutions. Once thought as a tool only for consumers who had not established credit, prepaid cards provide a convenient, secure means of payment that can be used at ATMs, the point of sale and online."

* source – Javelin Strategy and Research

#source – What U.S. Consumers Want, October 2011

[About FIS](#)

FIS (NYSE: FIS) is the world's largest global provider dedicated to banking and payments technologies. With a long history deeply rooted in the financial services sector, FIS serves more than 14,000 institutions in over 100 countries. Headquartered in Jacksonville, Fla., FIS employs more than 32,000 people worldwide and holds leadership positions in payment processing and banking solutions, providing software, services and outsourcing of the technology that drives financial institutions. First in financial technology, FIS tops the annual FinTech 100 list, is 425 on the Fortune 500 and is a member of Standard & Poor's 500® Index. For more information about FIS, visit www.fisglobal.com.

Forward-Looking Statements

This news release contains forward-looking statements that involve a number of risks and uncertainties. Statements that are not historical facts, including statements about our beliefs and expectations, are forward-looking statements. Forward-looking statements are based on management's

beliefs, as well as assumptions made by, and information currently available to, management. Because such statements are based on expectations as to future economic performance and are not statements of fact, actual results may differ materially from those projected. We undertake no obligation to update any forward-looking statements, whether as a result of new information, future events or otherwise. The risks and uncertainties which forward-looking statements are subject to include, but are not limited to: changes in general economic, business and political conditions and other risks detailed in the "Statement Regarding Forward-Looking Information," "Risk Factors" and other sections of the Company's Form 10-K and other filings with the Securities and Exchange Commission.



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