



Third Quarter 2012 Supplemental Materials

November 5, 2012



Agenda

Topic	Speaker
Third Quarter 2012 Highlights	Frank Martire, Chairman and CEO
Operations Review	Gary Norcross President and Chief Operating Officer
Financial Summary	Mike Hayford Chief Financial Officer
Q & A	Martire, Norcross and Hayford

Forward-Looking Statements

This presentation and today's conference call contain "forward-looking statements" within the meaning of the U.S. federal securities laws. Statements that are not historical facts, including statements about revenue, organic revenue, earnings before interest, taxes, depreciation and amortization ("EBITDA"), earnings per share and margin expansion, as well as other statements about our expectations, hopes, intentions, or strategies regarding the future, are forward-looking statements. These statements relate to future events and our future results, and involve a number of risks and uncertainties. Forward-looking statements are based on management's beliefs, as well as assumptions made by, and information currently available to, management. Any statements that refer to beliefs, expectations, projections or other characterizations of future events or circumstances and other statements that are not historical facts are forward-looking statements.

Actual results, performance or achievement could differ materially from those contained in these forward-looking statements. The risks and uncertainties that forward-looking statements are subject to include without limitation: changes and conditions in general economic, business and political conditions, including the possibility of intensified international hostilities, acts of terrorism, and changes and conditions in either or both the United States and international lending, capital and financial markets; the effect of legislative initiatives or proposals, statutory changes, governmental or other applicable regulations and/or changes in industry requirements, including privacy regulations; the adequacy of our cash flow and earnings and other conditions which may affect our ability to pay our quarterly dividend at the planned level; the effects of our leverage which may limit the funds available to make acquisitions and invest in our business, pay dividends and repurchase shares; the risks of reduction in revenue from the elimination of existing and potential customers due to consolidation in or new laws or regulations affecting the banking, retail and financial services industries or due to financial failures or other setbacks suffered by firms in those industries; changes in the growth rates of the markets for core processing, card issuer, and transaction processing services; failures to adapt our services and products to changes in technology or in the marketplace; internal or external security breaches of our systems, including those relating to the theft of personal information and computer viruses affecting our software or platforms, and the reactions of customers, card associations and others to any such events; the reaction of our current and potential customers to the regulatory letter we received about information security, risk management and internal audit following the security breach we experienced in early 2011 and to any future communications about such topics from our regulators or from us; the failure to achieve some or all of the benefits that we expect from acquisitions; our potential inability to find suitable acquisition candidates or finance such acquisitions, which depends upon the availability of adequate cash reserves from operations or of acceptable financing terms and the variability of our stock price, or difficulties in integrating past and future acquired technology or business' operations, services, clients and personnel; competitive pressures on product pricing and services including the ability to attract new, or retain existing, customers; an operational or natural disaster at one of our major operations centers; and other risks detailed in "Risk Factors" and other sections of the Company's Annual Report on Form 10-K for the fiscal year ended December 31, 2011 and other filings with the SEC.

Other unknown or unpredictable factors also could have a material adverse effect on our business, financial condition, results of operations and prospects. Accordingly, readers should not place undue reliance on these forward-looking statements. These forward-looking statements are inherently subject to uncertainties, risks and changes in circumstances that are difficult to predict. Except as required by applicable law or regulation, we do not undertake (and expressly disclaim) any obligation and do not intend to publicly update or review any of these forward-looking statements, whether as a result of new information, future events or otherwise.

Use of Non-GAAP Measures

Generally Accepted Accounting Principles (GAAP) is the term used to refer to the standard framework of guidelines for financial accounting. GAAP includes the standards, conventions, and rules accountants follow in recording and summarizing transactions and in the preparation of financial statements. In addition to reporting financial results in accordance with GAAP, the company has provided non-GAAP financial measures, which it believes are useful to help investors better understand its financial performance, competitive position and prospects for the future. These non-GAAP measures include:

- Organic revenue
- Adjusted earnings before interest, taxes, depreciation and amortization (EBITDA)
- Adjusted net earnings
- Free cash flow

These non-GAAP measures should be considered in context with the GAAP financial presentation and should not be considered in isolation or as a substitute for GAAP financial measures. Further, FIS' non-GAAP measures may be calculated differently from similarly titled measures of other companies. Additional information about these non-GAAP measures is provided in the appendix to this presentation. Reconciliations to the related GAAP measures are provided in the Investor Relations section of the FIS Web site, www.fisglobal.com.



Third Quarter 2012 Highlights

Frank Martire
Chairman and CEO

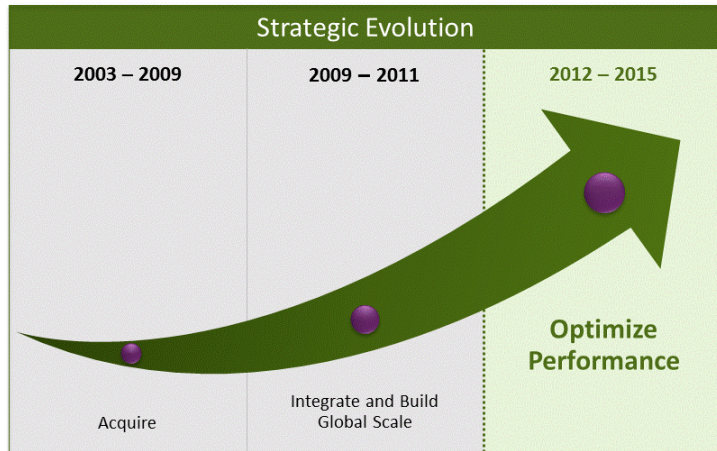


Executing the Strategy

Investor Day 2012

KEY STRENGTHS **OUR STRATEGY** FOCUSED ON PERFORMANCE

Focus Shifting from Acquisition and Integration to Optimization



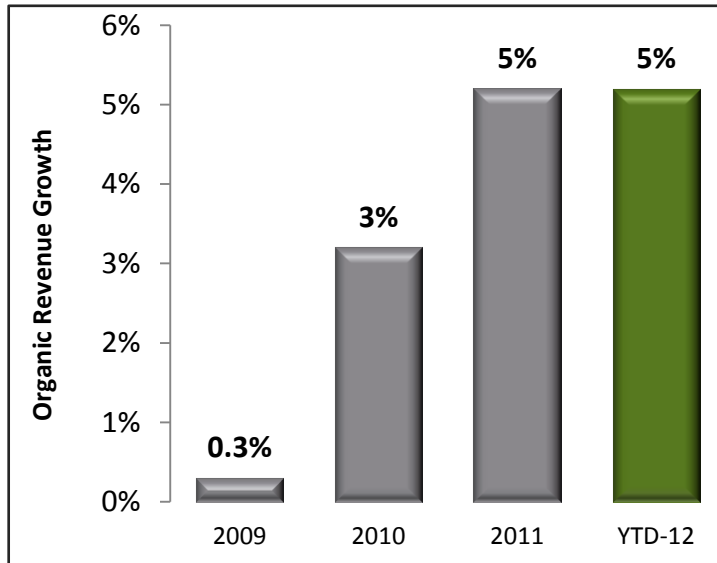
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Driving Results

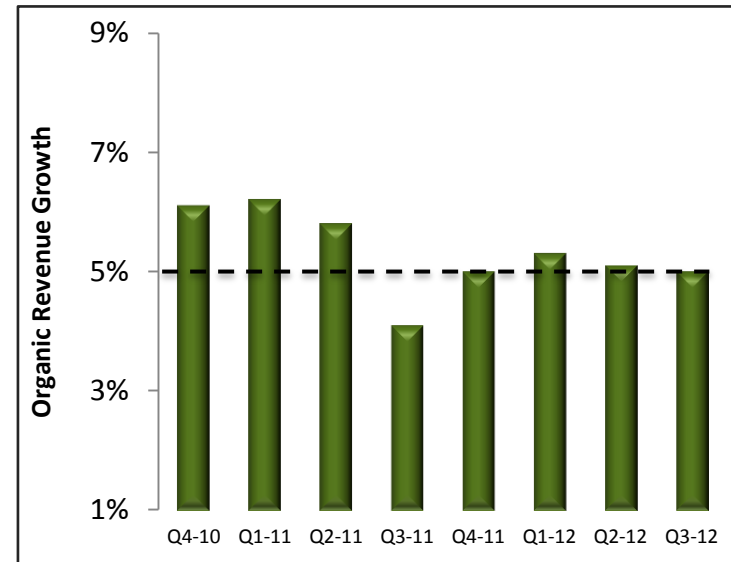
- ✓ Organic Growth
- ✓ Margin Expansion
- ✓ Returning Cash to Shareholders

Driving Organic Revenue Growth

Steady Recovery



Maintaining the Momentum



Organic Growth of 5% or more in 7 of the last 8 Quarters

Delivering on our Commitments

Growth Metrics ⁽¹⁾	February 2012 Guidance	YTD Results	
Revenue (Organic)	3% to 5%	5%	↑
EBITDA	5% to 7%	7%	↑
Margin Expansion	40 to 80 bps	90 bps	↑
EPS ⁽²⁾	10% to 15%	15%	↑

Returned \$427 Million Cash to Shareholders Year-to-Date



(1) Reflects non-GAAP EBITDA and EPS metrics.

(2) Refer to page 36 in the appendix.

Refer to www.investor.fisglobal.com for reconciliation of GAAP to non-GAAP items.

3rd Quarter 2012 Highlights

- **5%** organic revenue growth
 - 12% growth in International Solutions
 - 7% growth in Financial Solutions
- **30.8%** EBITDA margin
- **\$0.63** earnings per share, as adjusted
- Completed sale of healthcare business

Driving Performance

- Focused on expanding client relationships
 - BMO Harris extension and expansion
- Investing for continued growth
- Extending market leadership
- Delivering on our financial commitments
- Executing the strategy





Operations Review

Gary Norcross

President and Chief Operating Officer



Global Sales

- Global sales performance continues solid year-to-date growth
 - 30% increase in new contract value sold
- Continued improvement in overall investment spend
- Ongoing shift from single-product purchases to leveraged services and multi-solution partnerships

North America

- Sales to North America financial institutions rebounded sequentially
- Increased compared to third quarter of 2011

International

- Strong sequential and year-over-year growth in contract value sold
- Organic revenue growth accelerated to 12% in Q3
 - Solid results across all major regions; Brazil up 14%
 - Market dynamics driving opportunities in Europe
 - Pursuing growth opportunities in emerging markets
- Significantly expanding ATM business in India
 - Outsourcing services including supply, set-up and ongoing ATM operations
 - \$100 million additional annual revenue at full-scale
 - Margins accretive to International business

Expanding Our Value Proposition

- Clients focusing on replacing fee income and improving efficiency
- Solution innovation
 - PayNet real-time payments
 - American Express Bluebird®
 - ProNet Solutions
- Solution integration

New BMO Harris Agreement

- Completed core migration of M&I accounts in October 2012
- New five-year agreement extends and expands BMO Harris relationship
- Solidifies BMO Harris as a top-five revenue client

Key Takeaways

- Delivering on plan to drive organic revenue growth and margin expansion
- Continuing and expanding relationship with BMO Harris
- Investing in solution innovation and integration
- Ongoing focus on driving new sales



Financial Summary

Mike Hayford

Chief Financial Officer



Consolidated Results

(\$ millions)

	Q3 2012	YTD 2012
Revenue	\$1,437	\$4,308
<i>Growth</i>	3%	3%
<i>Organic growth</i>	5%	5%
Adjusted EBITDA	\$442	\$1,275
<i>Growth</i>	3%	7%
Adjusted EBITDA Margin	30.8%	29.6%
<i>Y-O-Y change</i>	-	+90 bps

Financial Solutions

(\$ millions)

	Q3 2012	YTD 2012
Revenue	\$566	\$1,668
<i>Growth</i>	8%	8%
<i>Organic Growth</i>	7%	7%
EBITDA	\$224	\$647
<i>Growth</i>	0.2%	3%
EBITDA Margin	39.7%	38.8%
<i>Y-O-Y change</i>	-310 bps	-190 bps

Payment Solutions

(\$ millions)

	Q3 2012	YTD 2012
Revenue	\$576	\$1,779
<i>Growth</i>	0.1%	1%
<i>Growth, as adjusted⁽¹⁾</i>	2%	3%
EBITDA	\$235	\$722
<i>Growth</i>	6%	9%
EBITDA Margin	40.7%	40.6%
<i>Y-O-Y change</i>	+230 bps	+310 bps



(1) Excludes check-related businesses which declined \$7.1 million (6.2%) to \$106.9 million in the current year quarter and declined \$22.6 million (6.5%) to \$323.9 million year-to-date. Refer to www.investor.fisglobal.com for reconciliation of GAAP to non-GAAP items.

International Solutions

(\$ millions)

	Q3 2012	YTD 2012
Revenue	\$296	\$860
<i>Growth</i>	-0.7%	0.1%
<i>Organic growth</i>	12%	10%
EBITDA	\$71	\$186
<i>Growth</i>	7%	5%
EBITDA Margin	24.2%	21.6%
<i>Y-O-Y change</i>	+170 bps	+100 bps

BMO Harris Financial Summary

- Completed migration of M&I accounts
- \$60 million run-rate EBITDA impact virtually eliminated in 2013
 - \$40 million termination and settlement fees
 - Additional professional services revenue
 - Finalizing additional deals that provide recurring EBITDA
- Potential to further expand BMO relationship
- Working aggressively to eliminate impact beyond 2013

Consolidated Results

(\$ millions, except per share data)

	Q3-2012	YTD 2012
GAAP Net Earnings from Continuing Operations	\$148	\$395
Stock and other compensation charges ⁽¹⁾	-	12
Debt refinancing costs ⁽²⁾	-	12
Net earnings, excluding other items	148	420
Acquisition Related Purchase Amortization	40	123
Adjusted Net Earnings from Continuing Operations	\$188	\$542
<i>Increase</i>		11.4%
Adjusted Net Earnings Per Share from Continuing Operations	\$0.63	\$1.82
<i>Increase</i>		15.2%
Weighted Average Diluted Shares	297.9	297.2
Effective Tax Rate	34%	32%

(1) Charges for accelerated vesting of certain equity grants pursuant to the changes in roles of Messrs. Foley and Bickett and a non-compete and change in role cash payment to Mr. Foley in the first quarter of 2012.

(2) Represents the write-off of certain previously capitalized debt issuance costs and transaction expenses as a result of the early pay down of certain debt and the refinancing of our credit facility in the first quarter of 2012.

Note: Calculations may differ due to rounding.

Refer to www.investor.fisglobal.com for reconciliation of GAAP to non-GAAP items.

Free Cash Flow

(\$ millions)

	Q3 2012	YTD 2012
Cash flow from operations ⁽¹⁾	\$255	\$718
Capital expenditures	(71)	(226)
	<hr/>	<hr/>
	185	492
Settlement activity	9	16
Free Cash Flow⁽²⁾	\$193	\$508

(1) Q1-2012 includes a \$42 million final payment related to an interest rate swap assumed in the acquisition on Metavante Technologies, Inc. Q2-2012 includes a \$28 million payment to our Brazil joint venture partner.

(2) Free cash flow is GAAP operating cash flow less capital expenditures and excludes the net change in settlement assets and obligations for all periods presented. Note: Calculations may differ due to rounding.

Refer to www.investor.fisglobal.com for reconciliation of GAAP to non-GAAP items.

Healthcare Divestiture

- Sale completed on August 15
- All cash transaction valued at approximately \$335 million
 - Net proceeds of approximately \$220 million (after-tax)
 - \$56 million after-tax loss on sale (GAAP) included in discontinued operations
- Reinvesting in the business

Executing Capital Allocation Strategy

- Investing for future growth
 - New product development
 - Tuck-in acquisitions
- Strengthening the balance sheet
 - Reduced debt by \$332 million; Debt-to-EBITDA improved to 2.6 times
 - Working towards investment grade
- Returning cash to shareholders
 - \$159 million in dividends and share repurchases in Q3
 - \$427 million returned to shareholders year-to-date

Key Takeaways

- Continue to execute strategy shift; delivering on financial commitments
- Driving new sales
- Solidified relationship with BMO as a top five client
- Ongoing focus on information security
- Well positioned to achieve near and long-term financial objectives



Q & A



Appendix

Non-GAAP Financial Results – Q3 2012

(\$ millions)

Organic revenue growth is calculated as the difference between (A) reported revenue for the current period excluding foreign currency impacts and (B) reported revenue for the prior period plus pre-acquisition revenues for prior period acquisitions excluding purchase accounting adjustments divided by (B).

Third Quarter			
(2012 and 2011 comparative data)	2012	2011	Organic Growth
GAAP reported revenue	\$1,436.9	\$1,398.2	
Pre-acquisition revenue	-	5.5	
Currency impact	37.6	-	
Adjusted revenue	(A) \$1,474.5	\$1,403.7 (B)	5.0% (A)/(B)

Segment Organic Growth

Third Quarter							
(2012 and 2011 comparative data)	2012		2012 Adjusted Revenue	2011 Reported	In Year Acquisitions	2011 Adjusted Revenue	Organic Growth
	Reported	Fx Impact					
Financial Solutions	\$565.7	-	\$565.7	\$523.2	\$5.5	\$528.7	7.0%
Payment Solutions	576.1	-	576.1	575.7	-	575.7	0.1%
International Solutions	295.5	37.6	333.1	297.7	-	297.7	11.9%
Corporate	(0.4)	-	(0.4)	1.6	-	1.6	Nm
Adjusted Revenue	\$1,436.9	\$37.6	\$1,474.5	\$1,398.2	\$5.5	\$1,403.7	5.0%

Non-GAAP Financial Results – YTD 2012

(\$ millions)

Organic revenue growth is calculated as the difference between (A) reported revenue for the current period excluding foreign currency impacts and (B) reported revenue for the prior period plus pre-acquisition revenues for prior period acquisitions excluding purchase accounting adjustments divided by (B).

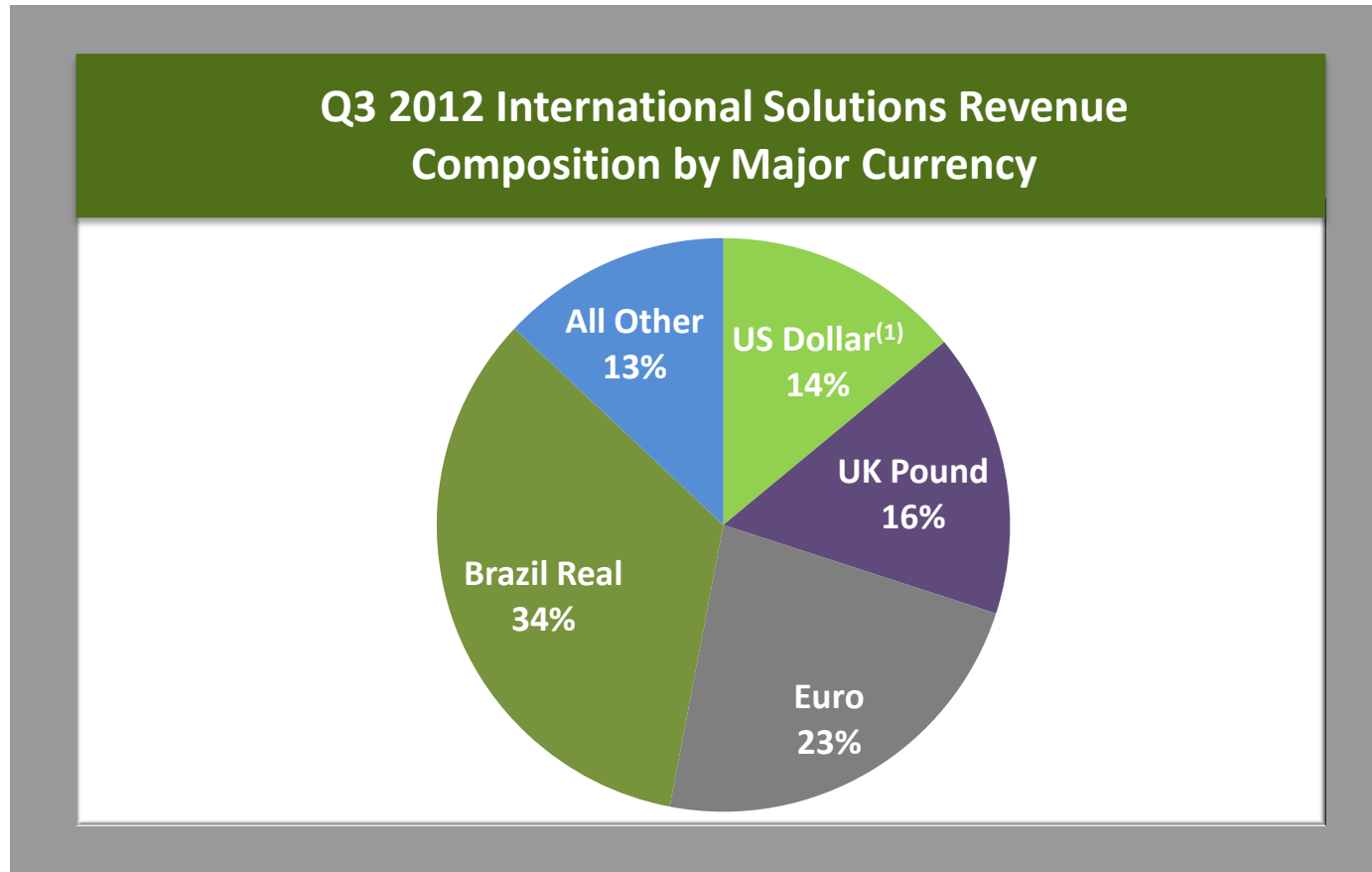
Nine Months Ended September 30,			
(2012 and 2011 comparative data)	2012	2011	Organic Growth
GAAP reported revenue	\$4,307.5	\$4,164.3	
Pre-acquisition revenue	-	11.3	
Currency impact	83.0	-	
Adjusted revenue	(A) \$4,390.5	\$4,175.6 (B)	5.1% (A)/(B)

Segment Organic Growth

Nine Months Ended September 30,

(2012 and 2011 comparative data)	2012		2012 Adjusted Revenue	2011 Reported	In Year Acquisitions	2011 Adjusted Revenue	Organic Growth
	Reported	Fx Impact					
Financial Solutions	\$1,668.0	-	\$1,668.0	\$1,543.4	\$11.3	\$1,554.7	7.3%
Payment Solutions	1,779.3	-	1,779.3	1,763.2	-	1,763.2	0.9%
International Solutions	859.6	83.0	942.6	858.8	-	858.8	9.8%
Corporate	0.6	-	0.6	(1.1)	-	(1.1)	Nm
Adjusted Revenue	\$4,307.5	\$83.0	\$4,390.5	\$4,164.3	\$11.3	\$4,175.6	5.1%

International Solutions Group - Currency Composition



Debt Summary

(\$ millions)

	September 30, 2012		June 30, 2012	
	Balance	Rate	Balance	Rate
Term Loan A				
2014 Maturity	\$ 250	L + 2.25%	\$ 250	L + 2.25%
2017 Maturity	2,048	L + 2.00%	2,074	L + 2.00%
Revolver	245	L + 2.00%	548	L + 2.00%
Senior Unsecured Notes				
2017 Maturity	750	7.625%	750	7.625%
2020 Maturity	500	7.875%	500	7.875%
2022 Maturity	700	5.000%	700	5.000%
Other	39	NM	42	NM
Total Debt	<u>\$ 4,532</u>		<u>\$ 4,864</u>	
Weighted Average Rate		4.7%		4.6%
Debt-to-EBITDA		2.6x		2.8x

2012 Earnings Per Share Outlook

	Guidance	
	Low	High
Earnings per share, as adjusted (2-14-2012)	\$2.47	\$2.57
Healthcare Benefit Solutions discontinued operations	(0.07)	(0.07)
Subtotal	2.40	2.50
Tax rate benefit	0.05	0.05
Earnings per share, as adjusted (7-17-2012)	\$2.45	\$2.55

Non-GAAP Financial Measures

EBITDA is earnings from continuing operations before interest, taxes and depreciation and amortization.

Adjusted EBITDA (2012 full year comparative data) excludes accelerated vesting of certain stock options and restricted stock grants and for a non-compete and change in role payment.

Adjusted net earnings (2012 full year comparative data) exclude the after-tax impact of acquisition related amortization, debt refinancing costs, accelerated vesting of certain stock options and restricted stock grants and for a non-compete and change in role payment.

Adjusted net earnings (2011 comparative data) exclude the after-tax impact of acquisition related amortization.

Adjusted net earnings per share is equal to adjusted net earnings divided by the weighted average diluted shares outstanding.

Free cash flow is GAAP operating cash flow less capital expenditures and excludes the net change in settlement assets and obligations.