



Outsourced Solutions Overview

Three quarters of financial institutions now outsource parts of their operations to take advantage of best practices developed by specialist service providers, complementing their internal operations to deliver optimum cost efficiency and enhanced business performance.*

EFD is a pioneer in outsourcing for the financial services industry. For more than thirty years, we have helped the world's leading banks, processors, retailers and government organizations to deliver higher standards of customer service and improved margins, by providing a range of outsourced transaction processing and business process outsourcing solutions. Consequently, we have developed substantial expertise in understanding, managing and improving financial services processes across the entire transaction and account management lifecycles and for all payment types—Debit, Credit and Prepaid.

EFD: A World Leader in Outsourcing

- Data centers process more than 8 billion electronic transactions per year
- 3,500 EFT processing customers
- One of the first companies to offer offshore business process outsourcing
- 3,000+ associates in 8 service centers in India, serving clients around the globe
- Software processes more than 80% of US domestic debit transactions
- EFD Prepaid Solutions is the largest turnkey global provider of open network prepaid solutions
- The driving force behind major global networks and processors

*Deloitte, Global Financial Services Offshoring 2005



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EFT Transaction Processing

More than 3,500 customers have entrusted their EFT transaction processing to EFD, depending on the company's established global infrastructure to handle more than 8 billion transactions annually.

Our global delivery model is built on best-in-class software developed in-house. As a processor, EFD appreciates the significance of reliability and continuous availability for mission-critical applications, as well as the need to scale processing capacity as business develops. Similarly, we have long experience of operating across geographic boundaries, combining local payments market knowledge with a first-rate infrastructure

Transaction Processing Services

Issuing Services	ATM Acquiring Services	Gateway Services	ACH
<ul style="list-style-type: none">> Cardholder acquisition and card fulfillment> Transaction authorization, clearing and settlement A variety of options from online authorization to batch-processing> Exception and chargeback management> Risk and fraud management> Data analysis and management reporting> Contact center services	<ul style="list-style-type: none">> ATM set-up and communications> ATM performance monitoring> ATM maintenance Device inquiry Cash management Settlement & reporting> Support for advanced features and alternate media dispensing> Transaction authorization> Transaction switching> Transaction settlement> Transaction research> Chargebacks and adjustments processing	<ul style="list-style-type: none">> Single line to local, national and international networks Multi-currency Authorization Clearing and settlement Exception, dispute and management> Aggregation of transaction volumes across subsidiary banks> Handling compliance with network and card scheme rules	<ul style="list-style-type: none">> Continuous processing flow removes restrictions of batch environment> Support for automatic risk controls at multiple levels> Automatic transmittal verification> Multiple editing and error checking facilities> Unlimited distribution end points allow the most cost-effective clearing path to be identified

to support growing volumes of electronic payments traffic in established and emerging markets.

Supporting the international card networks as well as regional and national schemes, EFD provides worldwide connectivity in real-time, hassle-free and at a price that allows customers to compete effectively in the marketplace.

EFD offers a broad range of added value services for issuing and acquiring EFT and ACH transactions—the reasons why consumers opt to transfer low-margin ATM and POS processing to a provider who can do far more than simply deliver a transaction from one endpoint to another.

Data-driven Business Insight

The data that resides within each EFT transaction is traditionally difficult to capture, analyze and translate into business insight. We provide a suite of enhanced back office functionality, enabling processing customers to better understand their business and each individual consumer. Helping identify potential fraud, spotting potential for profitable cross-sell and up-sell and offering advanced settlement capabilities, EFD solutions extract maximum value from the transaction processing engine.



Prepaid Solutions

EFD Prepaid Solutions is the world leader in turnkey open-loop prepaid card solutions. Used for purchases in any outlet where the major international card brands are accepted, these schemes provide innovative alternatives to cash payments, making life easier for consumers whilst allowing issuers to reap the benefits of extended market reach and new revenue streams.

Prepaid is forecast to be one of the highest-growth areas of card use globally. Combining the security of card transactions with ease-of-use, convenience and accessibility of

funds, without being associated with a traditional bank account, prepaid cards are firing the imagination to produce a wealth of innovative applications promoted by banks, retailers, other commercial organizations and governments.

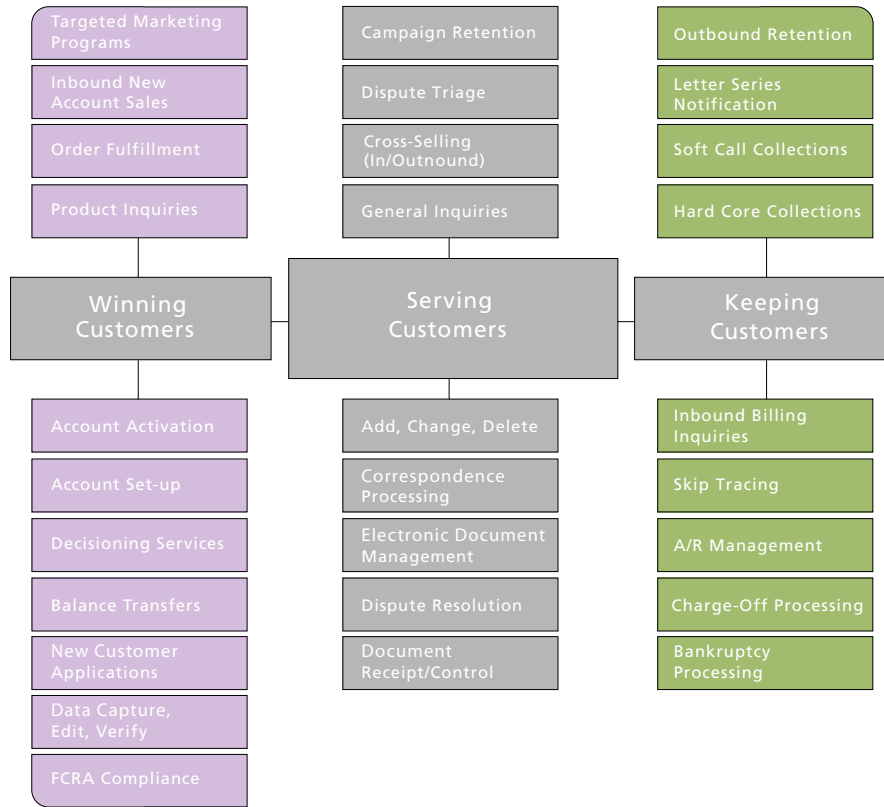
EFD offers complete end-to-end prepaid program management—from helping develop the business case to card issuing, application hosting, transaction processing and customer service. The company uses its global service center infrastructure to support prepaid card management, leveraging technical expertise and deep knowledge



of outsourcing management to help customers grow their business cost-effectively and at lower risk.

For organizations wanting to expand their customer value proposition with new payment types, seeking to enhance brand awareness and target new groups of customers, EFD Prepaid Solutions can provide the ideal vehicle. Contributing insight into the prepaid business model and the technical expertise that will be critical to successful implementation and delivering positive results, EFD is the logical partner for prepaid programs

Payments Back Office Services



Payments Back Office Services

Customers implementing EFD software solutions for management of debit and credit card-based payments also have the option of selecting from a broad range of added-value outsourced services, that help them provide better service to consumers and increase back office efficiency.

The company's cards back office solutions span the entire account management lifecycle, creating end-to-end solutions based on a powerful combination of technology, business process expertise and a detailed knowledge of the card payments business.

Card issuing margins are under pressure and the cost of fraud management is a growing burden. Issuers want to encourage active card use by good customers, as well as finding better ways to sell additional products and services. They also need to reduce the cost of rehabilitating delinquent accounts.

Leveraging its global service centers and skill base, EFD manages processes that help card issuers acquire more of the right customers, serve those customers more effectively and keep them.

Operational Flexibility

Worldwide, electronic payments continue to expand. At the same time, fraud is increasing and becoming more complex. More stringent regulation and continually changing card scheme rules are expensive and time-consuming to manage.

The introduction of new payment types and customer channels, along with industry consolidation, are creating the need for significant investment in rationalization of processing platforms. All these market forces can turn transaction processing into an operational and management headache.



With EFD, customers have the unique ability to in-source, outsource or anything in between—deciding on the best configuration of internal and outsourced services and resources to suit their individual business needs.

We have many years' experience migrating customers seamlessly to outsourced solutions. For banks in acquisition mode, outsourced processing offers a less disruptive and cheaper alternative to attempting to consolidate multiple systems across locations or countries—using our established global infrastructure, multiple organizations can be integrated on a

standard platform, so the bank can focus on its customer acquisition and retention strategies instead of worrying about how to manage payments.

We can handle security and fraud management centrally and reliably. We can also provide gateway access to card schemes and networks for organizations that process their own transactions but do not want to develop multiple interfaces. As a single point of entry to the EFT world, EFD allows organizations to connect securely and cost-effectively into the world's existing transaction authorization, switching, clearing and settlement infrastructure.

As banks and payment networks grow, they may go through a cycle of insourcing and outsourcing. Outsourcing to EFD is the last conversion they ever need to make. Any component or the complete service can be easily brought back in-house using the same software deployed to deliver the managed service.

Driving Return on Investment

EFD is committed to developing and applying industry best practices. As a leader in financial services solutions, EFD continually looks for ways to innovate and help customers take advantage of market opportunities. The accumulation of decades of industry knowledge, the ability to develop technology for process automation and improvement, along with solid understanding of business process management, results in lower costs, increased efficiency and better customer service for financial services companies around the world. Contributing to higher margins, supporting strategic objectives, enabling business performance —no wonder EFD is synonymous with outsourcing excellence.

EFD at a Glance

- More than 3,500 EFT processing customers
- Software handles more than 30 billion transactions globally every year
- Processes 80% of U.S. debit volume
- Serving 77,000 businesses worldwide with payment fraud solutions
- Unique information intelligence from 3 billion consumer records within DebitBureau
- 90% of United States financial institution locations use EFD decisioning solutions

Transforming enterprise payments and data & decisioning expertise into trusted commerce takes more than technology... it requires business insight.

EFD delivers flexible, innovative solutions that enable the world's leading businesses to acquire the right customers, serve them more efficiently and keep them.



For more information about EFD Solutions, please call 1 888 933 8637 or visit our website at www.fidelityinfoservices.com.

Additional information may be found by calling one of our sales offices:

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