

## Latin America and Canada (LAC)

### Fact Sheet

First Data Corp. (NYSE: FDC), a world-wide leader in electronic commerce and payment services, delivers a full portfolio of card issuing and merchant processing services in nearly 39 countries on six continents. With approximately 29,000 employees worldwide, First Data has offices throughout Europe, Asia Pacific, Africa, Latin America and North America.

Throughout the Latin America & Canada (LAC) region, First Data provides a variety of card issuing processing services and a variety of merchant acquiring processing services. Within the LAC region, First Data has approximately 1500 employees in 15 offices servicing clients across the region.

### Core business within the LAC region

#### ***Card issuing processing services***

First Data is a leading provider of card issuing processing services throughout the region. It provides a wide range of market-tailored solutions customized to meet the unique needs of financial institutions across Latin America and Canada. Regardless of the size of the portfolio, First Data is uniquely positioned to serve the market with advanced solutions and support clients' long-term growth and profitability objectives.

First Data's regional payment processing center, Processing Center, S.A. (PROCESA), offers a world-class processing solution to financial institutions across Central America and the Caribbean. PROCESA's operations center, located in Panama City, Panama, uses First Data's VisionPLUS transaction processing software to provide a wide range of card processing services, including credit, prepaid, gift and corporate cards.

In December 2006, First Data International acquired Argencard, S.A. based in Buenos Aires, Argentina. This acquisition has allowed First Data to extend its footprint in South America and strengthen its position as a leading electronic payments processor.

In Canada, First Data has a proven reputation for innovative technology, consistent service delivery, strong performance levels and outstanding customer service. First Data's single processing platform allows it to provide an end-to-end card issuing processing solution to help clients' manage the life cycle of their customers' payment programs.

#### ***Merchant acquiring processing services***

Merchants in all categories and sizes throughout the region partner with First Data for secure, reliable and cost-effective merchant acquiring processing services. Through strategic partnerships and alliances, First Data successfully brings its clients in-country expertise from offices across Latin America and Canada. First Data is one of the largest merchant acquirers for MasterCard® transactions in Canada.

## Outline of Commercial Relationships

**Processing Center, S.A. (PROCESA)** – First Data’s card processing services company that provides processing services to financial institutions across Latin America and the Caribbean. PROCESA’s operations center is located in Panama City, Panama.

**Scotia CardPoint Merchant Services** – A joint venture between First Data and Scotiabank de Puerto Rico, providing merchant services throughout Puerto Rico.

**Credicorp Merchant Services** – A revenue sharing alliance (RSA) between First Data and Credicorp Bank, providing merchant services throughout Panama.

**ScotiaPOS alliance** – A merchant services alliance providing enhanced domestic and international merchant processing services in Mexico.

**Payment Card Alliance Canada** - Payment Card Alliance Canada is First Data International’s agreement with TD Canada Trust, a leading financial institution in Canada, which enables First Data to sell merchant services to customers and prospects.

**Unified Network Payment Solutions** - UNPS, First Data International’s alliance with Credit Union Electronic Transaction Services (CUETS) is a market-leading provider of merchant services throughout Canada.

## LAC Key Personnel

- Peter Harrington, President, First Data International, Latin America and Canada
- Lorie Beeson, Senior Vice President, First Data International, Latin America and Canada
- Phil Steurer, Senior Vice President, First Data International, Latin America and Canada
- Wayne Clarke, Senior Vice President, First Data International, Latin America and Canada
- Guillermo Laje, Senior Vice President, First Data International, Latin America and Canada

## LAC History

- 2000** First Data Acquisition Corporation established in Canada
- 2001** First Data acquires PaySys International, Inc. PaySys has been serving clients in Latin America since 1988
- 2001** First Data establishes Scotia CardPoint Merchant Services joint venture in Puerto Rico
- 2001** First Data signs a revenue sharing agreement with Credicorp Bank to establish Credicorp Merchant Services in Panama
- 2002** First Data Acquisition Corporation and Credit Union Electronic Transaction Services (CUETS) form an alliance
- 2002** First Data in Canada signs Visa Desjardins marketing agreement
- 2002** First Data launches its global organisation under a consolidated structure with the LAC region
- 2002** First Data opens office in Brazil
- 2003** First Data and Scotiabank Inverlat launch ScotiaPOS, a new merchant services alliance in Mexico
- 2003** First Data and Banco General, S.A. form new processing company called Processing Center, S.A. (PROCESA)
- 2005** First Data expands agreement with BBVA Bancomer in Mexico and will provide payment processing services to Finanzia USA, a BBVA subsidiary, supporting its credit card and retail operations in the US.
- 2006** First Data acquires Argencard, a leading payment processor in Argentina and Uruguay.
- 2007** First Data signs agreement to acquire Check Forte in Brazil