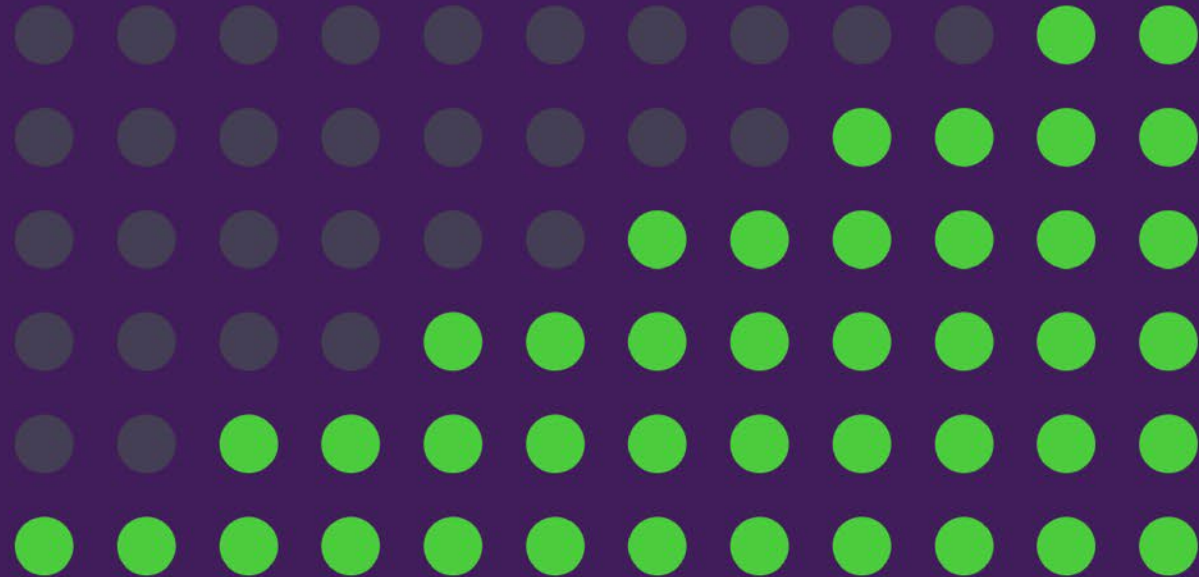




FIS Announces Strategic Transactions

April 17, 2025



Disclosures

Forward-looking Statements

Our discussions today, including this presentation and any comments made by management, contain “forward-looking statements” within the meaning of the U.S. federal securities laws. Any statements that refer to future events or circumstances, including our future strategies or results, or that are not historical facts, are forward-looking statements. Actual results could differ materially from those projected in forward-looking statements due to a variety of factors, including the risks and uncertainties set forth in our press release dated April 17, 2025, our annual report on Form 10-K for 2024 and our other filings with the SEC. We undertake no obligation to update or revise any forward-looking statements.

Non-GAAP Measures

This presentation will reference certain non-GAAP financial information. For a description of non-GAAP measures presented in this document, please visit the Investor Relations section of the FIS website at www.fisglobal.com.

Statement Regarding Forward-Looking Information

This communication contains “forward-looking statements” within the meaning of the U.S. federal securities laws. Statements that are not historical facts, as well as other statements about our expectations, beliefs, intentions, or strategies regarding the future, or other characterizations of future events or circumstances, are forward-looking statements. Forward-looking statements include statements about anticipated financial outcomes, including any earnings outlook or projections, projected revenue or expense synergies or dis-synergies, business and market conditions, outlook, foreign currency exchange rates, deleveraging plans, expected dividends and share repurchases of the Company, the Company’s sales pipeline and anticipated profitability and growth, plans, strategies and objectives for future operations, strategic value creation, risk profile and investment strategies, any statements regarding future economic conditions or performance and any statements with respect to the future impacts of the Worldpay Sale or any agreements or arrangements entered into in connection with such transaction. These statements may be identified by words such as “expect,” “anticipate,” “intend,” “plan,” “believe,” “will,” “should,” “could,” “would,” “project,” “continue,” “likely,” and similar expressions, and include statements reflecting future results or outlook, statements of outlook and various accruals and estimates. 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.

Actual results, performance or achievement could differ materially from these forward-looking statements. The risks and uncertainties to which forward-looking statements are subject include the following, without limitation:

- changes in general economic, business and political conditions, a recession, intensified or expanded international hostilities, acts of terrorism, increased rates of inflation or interest, changes in either or both the United States and international lending, capital and financial markets or currency fluctuations;
- the risk that acquired businesses will not be integrated successfully or that the integration will be more costly or more time-consuming and complex than anticipated;
- the risk that cost savings and synergies anticipated to be realized from acquisitions may not be fully realized or may take longer to realize than expected or that costs may be greater than anticipated;
- the risks of doing business internationally;
- the effect of legislative initiatives or proposals, statutory changes, governmental or applicable regulations and/or changes in industry requirements, including privacy, data protection, cybersecurity, cyber resilience and AI laws and regulations;
- our ability to comply with climate change legal and regulatory requirements and to maintain practices that meet our stakeholders’ evolving expectations;
- 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 our solutions;
- the amount, declaration and payment of future dividends is at the discretion of our Board of Directors and depends on, among other things, our investment opportunities, results of operations, financial condition, cash requirements, future prospects, and other factors that may be considered relevant by our Board of Directors, including legal and contractual restrictions;
- the amount and timing of any future share repurchases is subject to, among other things, our share price, our other investment opportunities and cash requirements, our results of operations and financial condition, our future prospects and other factors that may be considered relevant by our Board of Directors and management;
- failures to adapt our solutions to changes in technology or in the marketplace;
- internal or external security or privacy breaches of our systems, including those relating to unauthorized access, theft, corruption or loss of personal information and computer viruses and other malware affecting our software or platforms, and the reactions of customers, card associations, government regulators and others to any such events;

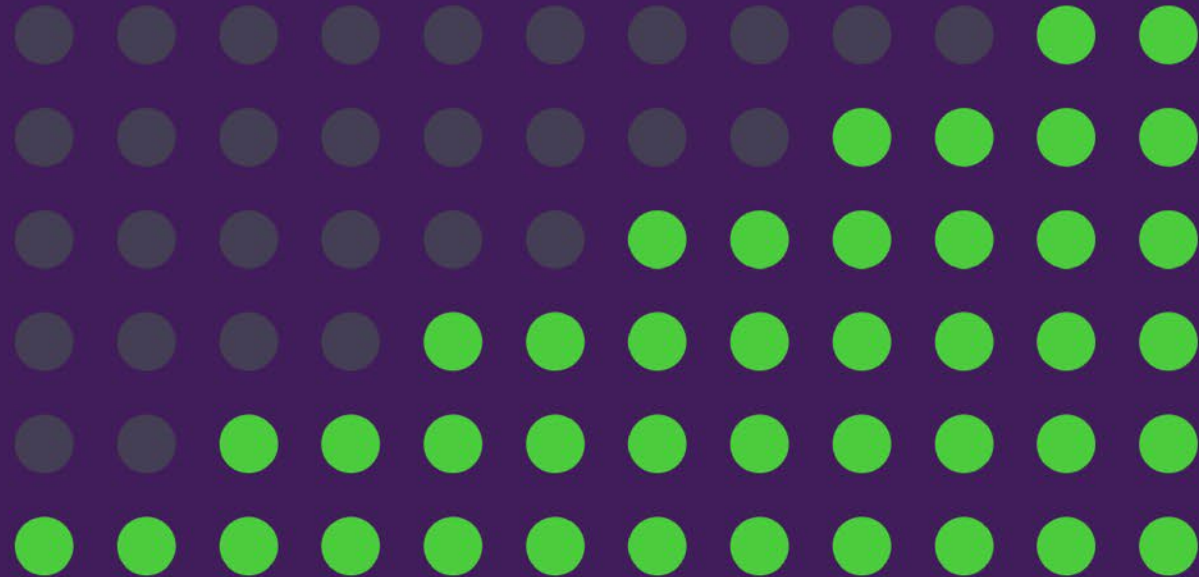
Statement Regarding Forward-Looking Information

- the risk that implementation of software, including software updates, for customers or at customer locations or employee error in monitoring our software and platforms may result in the corruption or loss of data or customer information, interruption of business operations, outages, exposure to liability claims or loss of customers;
- the risk that partners and third parties may fail to satisfy their legal obligations to us;
- risks associated with managing pension cost, cybersecurity issues, IT outages experienced by us or by third parties and data privacy;
- our ability to navigate the opportunities and risks associated with using and/or incorporating AI technologies into our business;
- the reaction of current and potential customers to communications from us or regulators regarding information security, risk management, internal audit or other matters;
- competitive pressures on pricing related to the decreasing number of community banks in the U.S., the development of new disruptive technologies competing with one or more of our solutions, increasing presence of international competitors in the U.S. market and the entry into the market by global banks and global companies with respect to certain competitive solutions, each of which may have the impact of unbundling individual solutions from a comprehensive suite of solutions we provide to many of our customers;
- the failure to innovate in order to keep up with new emerging technologies, which could impact our solutions and our ability to attract new, or retain existing, customers;
- an operational or natural disaster at one of our major operations centers;
- failure to comply with applicable requirements of payment networks or changes in those requirements;
- fraud by bad actors; and
- other risks detailed elsewhere in the “Risk Factors” section and other sections of our Annual Report on Form 10-K for the fiscal year ended December 31, 2024, and in our 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.



Sale of Worldpay Stake and Strategic Acquisition of Global Payments Issuer Solutions Business



Key Transaction Highlights

Strategic

- ✓ Completes payments offering with scaled credit processing capability
- ✓ Extends value proposition to financial institutions & corporates

Portfolio

- ✓ Simplifies & strengthens business portfolio at attractive multiples
- ✓ Replaces Worldpay EMI with strategic and cash generating asset

Financial

- ✓ Enhances financial profile; recurring revenue, EBITDA and free cash flow
- ✓ Accretive to Adj. EPS in first 12 months post transaction close

Advances FIS' Position as a Scaled FinTech Leader

Acquisition Reinforces FIS' Long-Term Strategy

Strategic Differentiators

1

A Scaled
Technology
Leader

Creates a **\$12B+ revenue**,
more diversified, global
financial technology leader

2

Broad Suite of
Best-of-breed
Solutions

Adds **critical credit
processing** at scale to
product suite

3

Global
Distribution &
Marquee Clients

Extends value proposition
for financial institutions and
international markets

MONEY
AT REST

MONEY
IN MOTION

MONEY
AT WORK

Strengthens Portfolio at Attractive Multiples

FIS will sell its minority stake in Worldpay to Global Payments

- Enterprise Value of \$24.25B, representing sale multiple of ~10.5x, adjusted for control premium payment to GTCR
- \$6.6B of pre-tax value compared to \$3.9B of carrying value
- Represents monetization of Worldpay stake at a premium to 9.8x multiple at time of majority stake sale

Expected to close in 1H 2026³

Concurrently, FIS will acquire 100% stake in Global Payments' Issuer Solutions business

- Acquisition to be financed with a combination of debt and FIS' 45% interest in Worldpay
- Transaction to generate annual tax step-up of ~\$185M, representing present value of ~\$1.5B in tax assets
- Expect to realize \$45M revenue and \$125M OpEx synergies within 3 years post-closing; long-term revenue synergies in excess of \$125M

ATTRACTIVE MULTIPLES

ISSUER SOLUTIONS EV / MULTIPLE¹

\$13.5B | ~10x

\$12.0B | ~9x*

*Adjusted for ~\$1.5B tax benefit

WORLDPAY EV / MULTIPLE²

\$24.25B | ~10.5x

FINANCIAL IMPACT

**Accretive to Adjusted EPS
in first 12 months**

Scaled Global Credit Processor

MONEY
IN MOTION



Credit Processing

Enterprise
Tokenization
Authorization &
Cardholder
Payments



Commercial & B2B Services

Commercial &
Expense Processing
Virtual Cards



Value-added Solutions

Fraud
Detection
Rewards
Management



Managed Services

Contact
Center
Card
Production



Professional Services

Consulting
& Implementation
Fraud
Strategy

885M+
Accounts on
File

40B
Annual
Transactions

\$28B
Global TAM

170+
FI / Corporate
Partners

75+
Countries

Scaled High Margin Financial Profile

2024 Metrics, Issuer Solutions

Scaled

\$2.5B

REVENUE

Durable

\$1.1B

ADJ. EBITDA

**Strong
Margins**

45.1%

**ADJ. EBITDA
MARGIN**

**Robust FCF
Generation**

\$0.7B

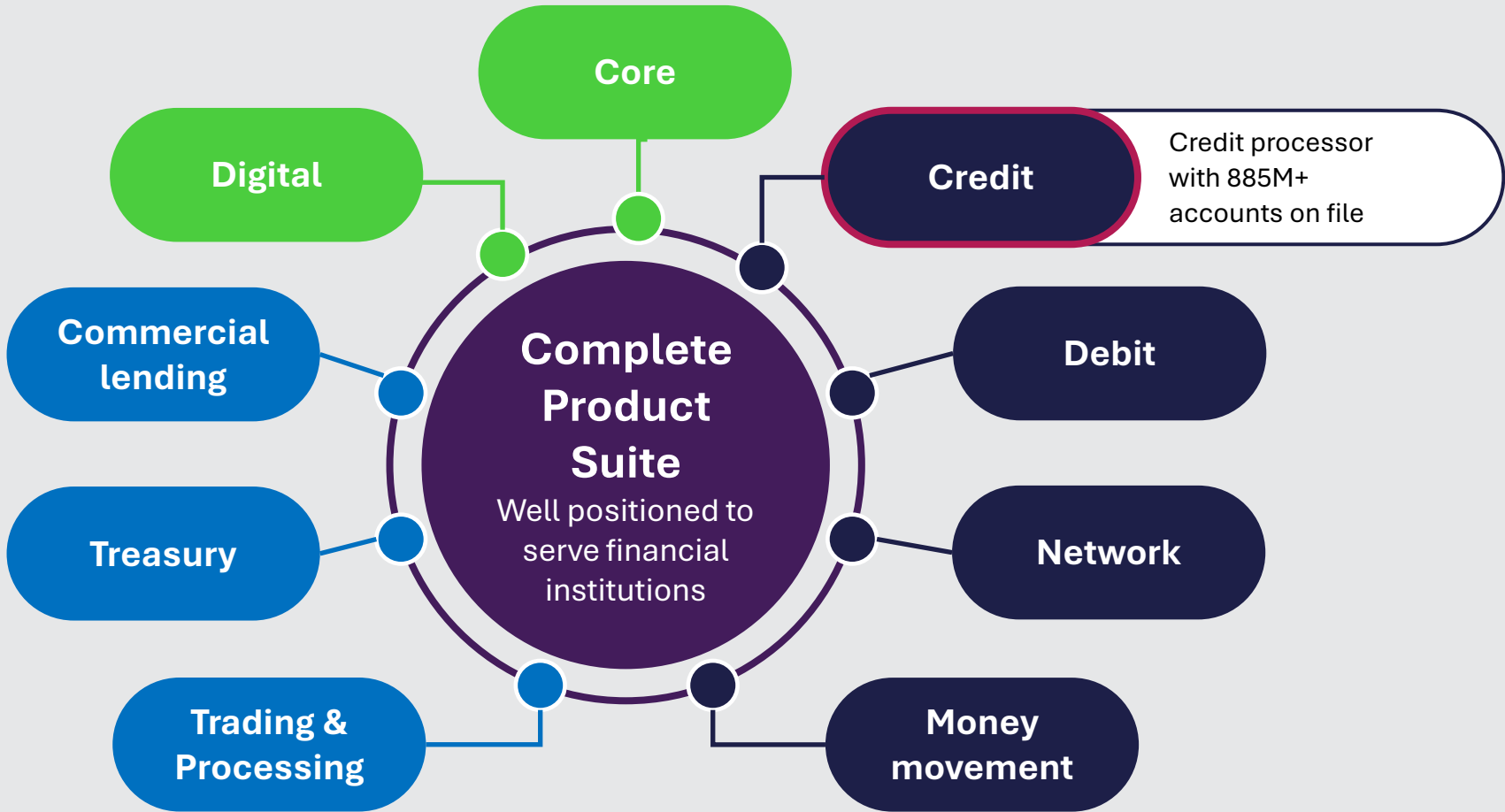
UNLEVERED FCF

Holistic Solution Offering for Financial Institutions

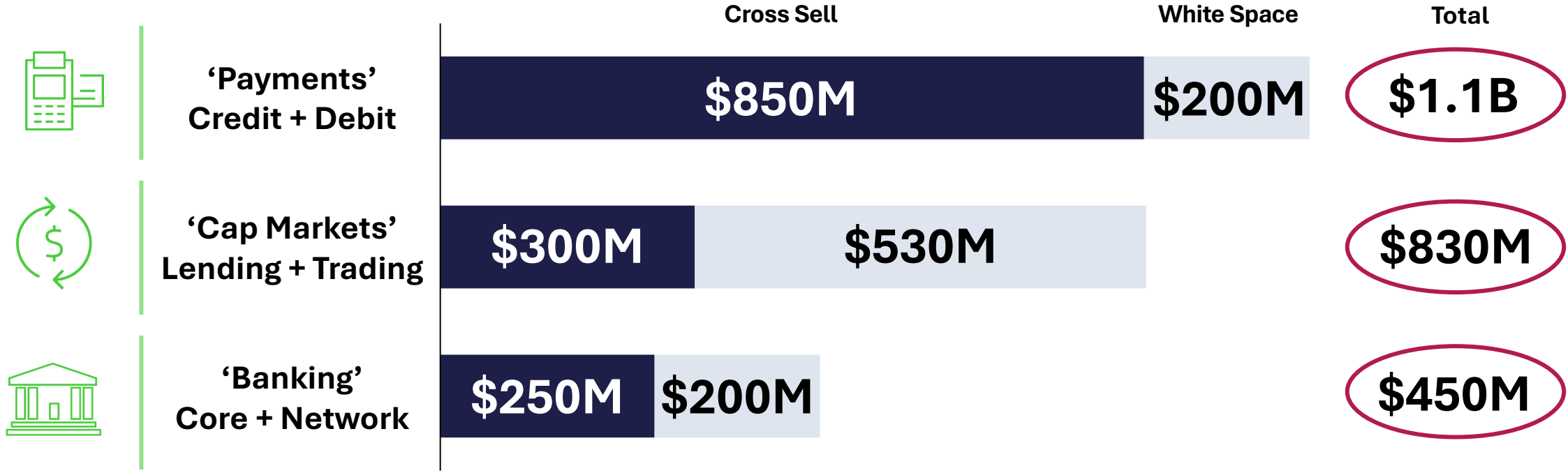
MONEY
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Unlocking Addressable Market with Large Banks



Of the top 150 large banks

FIS provides at least one product to 50%

Issuer Solutions provides at least one product to 25%

FIS & Issuer Solutions provide at least one product to 60%



Combination Enhances Operating Scale and Margins

PRO FORMA 2024 <i>(\$ millions)</i>	FIS	Issuer Solutions	Combined	Inc / (Dec)
REVENUE	\$10,127	\$2,460	\$12,587	+24%
Banking Solutions	\$6,892	\$2,460	\$9,352	+36%
ADJ. EBITDA	\$4,136	\$1,110	\$5,246	+27%
Banking Solutions	\$3,032	\$1,110	\$4,142	+37%
ADJ. EBITDA MARGIN	40.8%	45.1%	41.7%	+0.9ppt
Banking Solutions	44.0%	45.1%	44.3%	+0.3ppt

Strengthens Banking Financial Profile

PRO FORMA 2024 (\$ millions)	Banking	Issuer Solutions	Combined	Inc / (Dec)
REVENUE Adj. Rev Growth %	\$6,892 2.2%	\$2,460 3.6%	\$9,352 2.6%	+36% +0.4ppt
RECURRING Recurring % of Total	\$5,752 83%	~\$2,086 ~85%	~\$7,838 ~84%	~+36%
ADJ. EBITDA Adj. EBITDA Growth %	\$3,032 4.3%	\$1,110 5.2%	\$4,142 4.5%	+37% +0.2ppt
ADJ. EBITDA MARGIN PP Change B/(W)	44.0% +90bps	45.1% +70 bps	44.3% +80 bps	+0.3ppt

Targeting Over \$150M of Adj. EBITDA Synergies by Year 3

REVENUE SYNERGIES

\$45M

4%+ Revenue Growth
>\$125M L-T Synergies

Extending Credit Processing
into FIS Client Base

Expanding Internationally

Offering Premium Payback
to Issuer Solutions Clients

COST SYNERGIES

\$125M

Expanding Adj. EBITDA
Margins

Rationalize Duplicate
Vendor Costs

Back Office Optimization

Consolidate Operations

Incremental
Adj. EBITDA
by Year 3

>\$150M

Fortifies Growth & Scale, Boosting Margins & FCF

Key Assumptions⁽¹⁾

- | | | |
|--------------------------------|---|---|
| ✓ Durable revenue growth | ▶ | <ul style="list-style-type: none">• 4% Adj. revenue growth for Issuer Solutions• Modestly accelerating with synergy |
| ✓ Boosts EBITDA margin | ▶ | <ul style="list-style-type: none">• ~\$1.2B contribution in first 12 months• Synergies of >\$150M² by year 3 |
| ✓ Favorable long-term tax rate | ▶ | <ul style="list-style-type: none">• Effective tax rate of ~13.5% post close |
| ✓ Accretive to Adj. EPS | ▶ | <ul style="list-style-type: none">• Accretive in first 12 months• Accretive vs. consensus 2026 EPS of \$6.26 |
| ✓ Significantly higher FCF | ▶ | <ul style="list-style-type: none">• >\$500M in first 12 months• >\$700M incremental by year 3 |

¹Assumes 3/31/26 close.

²Synergies build over three year period. Assumes approximately 60% Adj. EBITDA margin on revenue synergies. Shown net of incremental FIS corporate expenses to support Issuer Solutions business.

Capital Allocation Priorities Unchanged Until Deal Close; Quickly De-Lever to Maintain Investment Grade

Investment Grade Rating

Strong balance sheet remains a differentiator with clients

Committed to returning to 2.8x leverage within 18 months post close

Ongoing Dividend Growth

Competitive dividend yield compared to peers and S&P 500 Index

Targeting annual dividend per share growth aligned to Adj. EPS growth

M&A/Share Repurchases

Capital allocation priorities remain unchanged until deal closes; M&A \$1B and share repurchases of \$1.2B in 2025

Temporary pause upon close to prioritize debt reduction; resume once 2.8x leverage target is achieved

Preliminary 1Q 2025 Results - Strong Start to 2025

METRICS

(\$ millions, except per share data)

	1Q 2025 Outlook	1Q 2025 Preliminary Results
REVENUE	\$2,485 - \$2,510	\$2,532
ADJ. REVENUE GROWTH	2.5% - 3.5%	4%
Banking	0.5% - 1.5%	2%
Capital Markets	7.0% - 8.0%	9%
ADJ. EBITDA	\$940 - \$960	\$958
Adj. EBITDA Margin	37.8% - 38.2%	~37.8%
ADJ. EPS	\$1.17 - \$1.22	\$1.21

Operational Highlights

- Total company recurring revenue growth of 4%
- Banking recurring revenue growth of 3%
- Capital Markets recurring revenue growth of 6%
- Adj. EBITDA & Adj. EPS both toward high-end of outlook range

Reaffirming FY 2025 Outlook

Key Transaction Highlights

Strategic



Creates a \$12B+ revenue, more diversified global financial technology leader



Adds critical credit processing at scale to payments and banking product suite



Extends value proposition into financial institutions and international markets

Financial



Transaction is accretive to Adjusted EBITDA margins, Adjusted EPS and Free Cash Flow



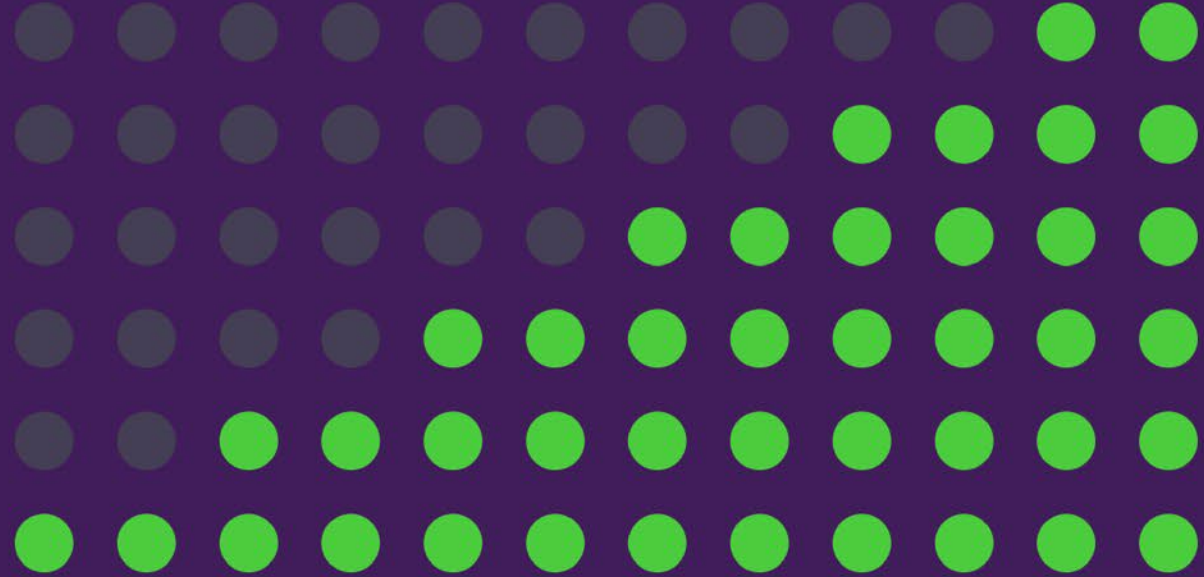
Strengthens banking financial profile, unlocks revenue synergies and adds durable recurring revenue



Replaces non-cash EMI with growing stream of recurring revenue and cash flows

Advances FIS' Position as a Scaled FinTech Leader

Appendix



Worldpay EV to FIS Net Value Reconciliation

(\$ billions)

Worldpay Enterprise Value	\$ 24.25
Net Debt & Debt-Like Items	(7.2)
Equity Value	17.0
Transaction Fees and Other Costs	(0.6)
Distribution Value	16.4
FIS 45% Ownership	7.4
Control Premium to GTCR	(0.8)
Pre-Tax Value	6.6
Total Taxes	(0.9)
Net Value	\$ 5.7