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First Data and Capgemini Form Global Alliance to Deliver Next Generation Payment Solutions

Innovative payment solutions will enable clients globally to improve customer experience, meet individual market needs and reduce operational costs

Atlanta and Paris – February 5, 2015 – First Data Corporation, a global leader in payment technology and services solutions, and Capgemini, one of the world's foremost providers of consulting, technology and outsourcing services, have formed a global alliance to develop next generation payment technology software using First Data's Vision*PLUS*® and AccessPLUS solutions. This collaboration will leverage Capgemini's global vertical industry and payments expertise and First Data's market-leading suite of payments solutions, assisting clients in numerous sectors, including Financial Services, Retail, Public Sector, Telecommunications and Media, in growing their businesses, mitigating risk and improving operational efficiencies.

Capgemini will serve strategic roles as value added reseller, payment processor and managed services provider in a number of global markets. Capgemini will also actively enable the development of innovative payments solutions leveraging Vision*PLUS*, AccessPLUS and other First Data and third-party solutions. These new solutions will provide enhanced servicing and channel integration, accelerated implementations, and improved local payment solutions coverage to clients around the world. As part of this alliance, Capgemini will also become a holder of a developer license to offer development services and systems integration services to First Data's Vision*PLUS* and AccessPLUS licensees.

Change is accelerating in the payments marketplace. Consumers are demanding the latest in innovation that includes not only a great user experience, but also enhanced and localized functionality, data security protection, loyalty programs and mobility.

"Never before in the history of financial services has the speed of change been faster, and competition for

customers more fierce," said Guy Chiarello, president of First Data. *"Our singular focus is helping our clients grow their businesses, and this important global alliance with Capgemini helps deliver on that commitment by enabling our clients to navigate an evolving global marketplace with our optimal solutions and deployment expertise."*

More than 200 financial institutions around the world trust Vision*PLUS* and AccessPLUS for payment processing and servicing. Vision*PLUS* is the leading software that enables clients to issue, acquire and process credit, debit, commercial and prepaid transactions, as well as handle loan account processing on a single, secure platform. The software supports multiple currencies and addresses compliance challenges faced by financial institutions globally.

"With the rapid evolution of the payments marketplace impacting many key vertical industries, our clients recognize the need for highly flexible, scalable, and easily integrated solutions that can meet dynamic customer demands, regulatory changes, security threats and emerging competition from alternative players," said Thierry Delaporte, Chief Executive Officer, Capgemini Financial Services. *"Coupling First Data's comprehensive payment solutions portfolio with Capgemini's deep technology expertise and payments industry experience (with over 100 implementations globally) enables us to provide a global, market-leading payments platform and solutions portfolio to clients."*

The First Data-Capgemini alliance is expected to begin delivering new solutions in the second quarter of this year.

About Capgemini

With more than 140,000 people in over 40 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2013 global revenues of EUR 10.1 billion. Together with its clients, Capgemini creates and delivers business and technology solutions that fit their needs and drive the results they want. A deeply multicultural organization, Capgemini has developed its own way of working, the Collaborative Business Experience™, and draws on Rightshore®, its worldwide delivery model.

Learn more about us at www.capgemini.com.

About Capgemini's Financial Services Global Business Unit

Capgemini's Global Financial Services Business Unit brings deep industry experience, innovative service offerings and next generation global delivery to serve the financial services industry. With a network of 24,000 professionals serving over 900 clients worldwide Capgemini collaborates with leading banks, insurers and capital market companies to deliver business and IT solutions and thought leadership which create tangible value.

More information is available at: www.capgemini.com/financialservices.

About First Data

First Data is the global leader in payment technology and services solutions. With 24,000 owner-associates and operations in 35 countries, the company provides secure and innovative payment

technology and services to more than six million merchants and financial institutions around the world, from small businesses to the world's largest corporations. Today, businesses in nearly 70 countries trust First Data to secure and process nearly 2,000 financial transactions per second, totaling $1.8 trillion a year. First Data's unparalleled infrastructure and partnerships go "beyond the transaction" with next-generation point-of-sale technology fueled by powerful analytics to detect fraud, gain insights into consumer spending, and strengthen customer loyalty. All day, every day, First Data helps its clients thrive in the evolving world of commerce.

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