




First Data overview

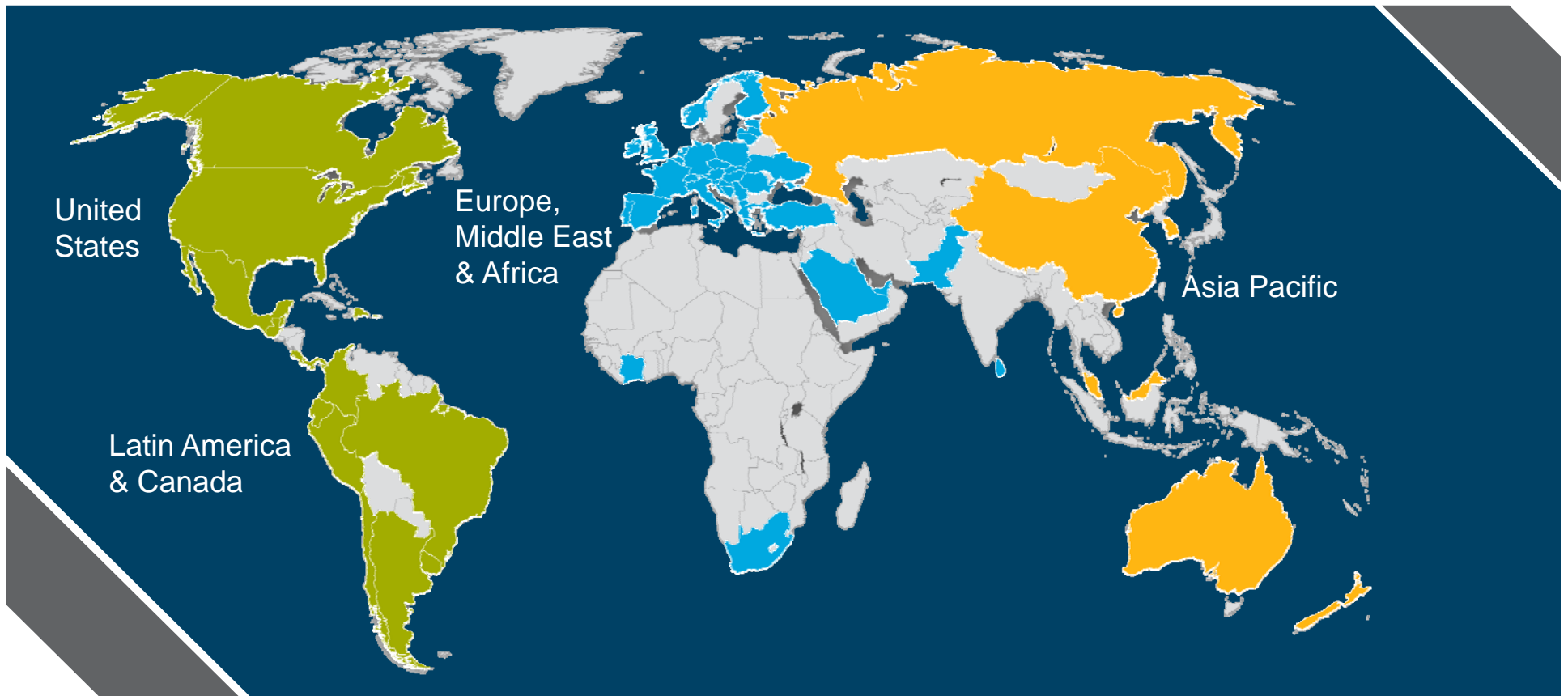
George Drimiotis

SVP, Greece & South Eastern Europe, First Data



First Data provides a single source for payment processing virtually anywhere and any way our customers want to pay. We deliver innovative, data-driven solutions that help merchants, financial institutions, businesses and government agencies across the globe reduce costs and drive revenue

Global capabilities with local presence



Processing transactions for
customers in **66 countries**

Employing over
27,000 experts worldwide



More transactions... more information

First Data processes more payments globally than any other provider. We enable our customers to efficiently gather, integrate, and understand transaction data across payment types

2007

Global merchant transactions

33.9 Billion

Worldwide merchant locations

5.4 Million

ATM & retail locations offering PIN-secured debit

2.1 Million

Worldwide card accounts on file

736 Million

Global card issuer transactions

15.9 Million

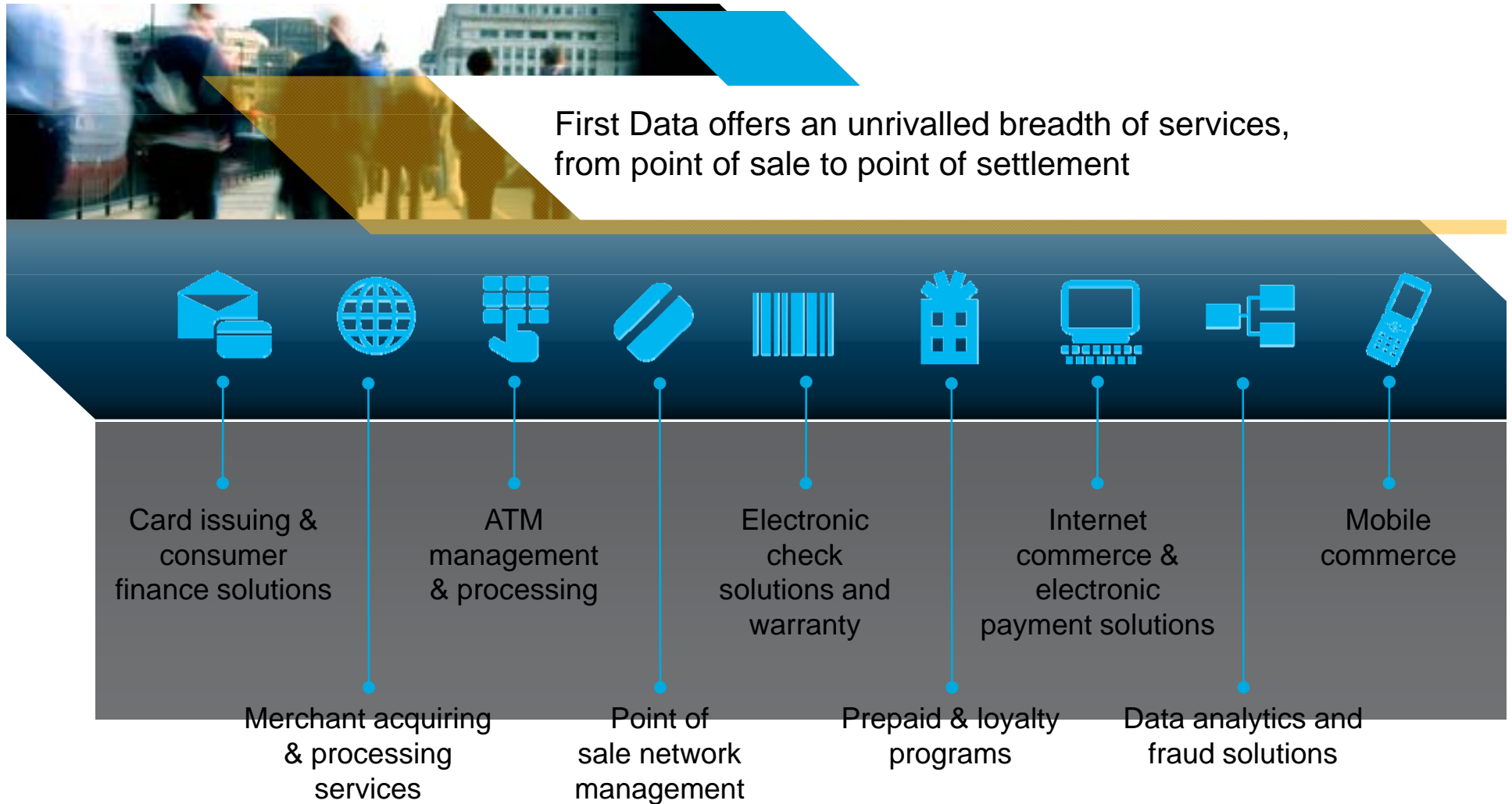
US Check Acceptance/Remittance Processing

1.1 Billion



Unrivalled breadth of service

First Data offers an unrivalled breadth of services, from point of sale to point of settlement



Our international business today



- A complex business with very divergent markets
- Striking differences in regulatory environments, compliance requirements, languages, cultures



Investment

**...the biggest investment in 2004
in Greece by a US company**

Rational for Investment :

Economic & Geopolitical Environment - Greece

Strategic location

Political & economic stability

Gateway to South East Europe

Great potential growth of banking sector

Great potential growth of cards market



Rational for Investment :

Delta Singular Outsourcing Services

Key strategic fit with First Data core services

Strong client base

Proven capability to serve wider markets (SEE & ME)

Reliable and Flexible Infrastructure

Strong financial results

Market knowhow and employee skills



First Data, Greece 2004–2008: A success story

Financials

Significant revenue growth

Continued profitability

48% increase in no of employees

Reduction in unit costs to customers



Business

APS, Digital Colour Printing, IVR technology

VisionPLUS® platform center

First Data's hub for SEE



First Data – Greece Today



More than 90 clients in the region

Supports over 108.000 merchants

Handles approx. 1800 ATMs & 65.000 POS

Overall handles yearly over 123 m. transactions

Personalises over 2.4 million cards

More than 1500 employees

First Data Greece, an integral part of the payments industry in Greece

