



FIS SECURITY STATEMENT

1. INTRODUCTION

This Security Statement (“**Statement**”) summarizes FIS’ information security policies, procedures and standards including its technical and organizational measures for the security of data (“**FIS’ Information Security Practices**”) and forms an integral part of the agreement between Client and FIS which incorporates this Statement by reference (“**Agreement**”). The Statement sets out FIS’ obligations with respect to information security and data protection in relation to the Agreement. To the extent of any conflict or inconsistency between the provisions of this Statement and any provision of the Agreement, the provisions of this Statement prevail and take precedence over such conflicting or inconsistent provisions.

FIS’ Information Security Practices are compliant with International Organization for Standardization ISO 27001:2013, are aligned to the NIST and CIS frameworks, and are designed to protect the security, confidentiality and integrity of Client Data, including Client Personal Data. FIS’ ISO 27001:2013 certification is available on the Vendor Management Resource Center on the Client Portal (as defined below) or upon request.

Additional information on FIS’ Information Security Practices is made available to Client under the Vendor Management Resource Center on the Client Portal or upon request. Such information is FIS’ Confidential Information.

2. ORGANIZATIONAL PRACTICES

FIS’ Information Security Department is responsible for developing and implementing FIS’ Information Security Practices. FIS maintains safeguards designed to prevent the compromise or unauthorized disclosure of, or access to Client’s Confidential Information, Client Data including Client Personal Data, including loss, corruption, destruction or mis-transmission of Client’s Confidential Information, Client Data, including Client Personal Data.

FIS maintains FIS’ Information Security Practices that are designed to comply with (1) all applicable laws relating to the privacy, confidentiality and security of Client’s Confidential Information and Client Data, including Client Personal Data, to the extent applicable to FIS as a third-party service provider; (2) the requirements set forth in this Statement; and (3) all applicable provisions of FIS’ related policies, including but not limited to FIS’ Information Security Policy.

FIS’ internal and external auditors regularly review FIS’ Information Security Practices. FIS performs security assessment reviews to determine whether identified vulnerabilities, in particular as related to web and network environments, have been remediated. Security assessment reviews include: diagnostic reviews of devices, internal and external penetration testing, assessments of applications that can access sensitive data and assessments of FIS’ Information Security Practices.

FIS updates FIS’ Information Security Practices from time to time in response to evolving information security threats. Such updates provide at least an equivalent or increased level of security compared to what is described in this Statement, and FIS will provide Client with a summary of material updates upon request. In no event shall FIS make any material changes to its Information Security Practices that reduce, limit, or adversely affect the rights and obligations under this Statement without the prior written consent of Client.

FIS implements reasonable administrative, technical, and physical safeguards designed to: (i) provide for the security and confidentiality of Client Data, including Client Personal Data; (ii) protect against any anticipated threats or hazards to the security or integrity of Client Data, including Client Personal Data; and (iii) protect against unauthorized access to or use of Client Data, including Client Personal Data. FIS will review and test such safeguards on no less than an annual basis. FIS has processes for regularly testing, assessing and evaluating the effectiveness of its technical and organizational measures in order to verify the security of its processing. The measures are described throughout this Statement.

3. SECURITY CONTROLS

3.1 Access Control to Facilities

3.1.1 FIS Facility Restrictions

FIS uses a number of technological and operational approaches in its physical security program to mitigate security risks to the extent reasonably practicable. FIS’ security team works closely with each site to confirm appropriate measures are in place to prevent unauthorized persons from gaining access to systems within which data is processed and continually monitors any changes to the physical infrastructure, business, and known threats.



Access to FIS facilities is restricted and monitored using controls such as badge access, camera coverage, door alarms and guards. Badges and keys are only distributed in accordance with documented organizational procedures. Visitors are screened prior to admittance, are provided a visitor badge, and in sensitive areas require an escort in accordance with FIS' Information Security Policy. Alarm systems are in place to notify appropriate individuals of potential threats. FIS regularly tests its emergency procedure protocols.

Physical security measures implemented at FIS offices are designed to protect employees, visitors, and assets. Physical security consists of a combination of physical barriers, electronic access and monitoring systems, security officers and procedures for controlling access to buildings and sensitive or restricted areas. Security is staffed 24 hours a day, seven days a week, at FIS data center facilities. Secure shred bins or shredders are provided for the proper disposal of hard copy documentation and other small media at FIS offices.

An access control system utilizing individual badge identification, doors protected by an electronic badge reader or locked with limited access to the physical key, closed circuit camera monitoring, and onsite physical security guards stationed in strategic locations are utilized to provide facility physical security and protection. Physical access to FIS buildings, office spaces and certain secured areas within the facility are controlled by an electronic access control system. The system provides for real-time monitoring of all electronic badge accesses across the monitored facility, requires physical security officer acknowledgement of system identified error codes or issues, and is tied to centralized servers communicating the exact date and time stamp for each entry (utilizing network time protocol). Automated database backups are performed daily and are replicated on the secondary server.

For data centers, FIS maintains automatic early-warning sensors (e.g., fire, water, temperature and humidity), independent air conditioning systems and fire suppression systems. Mission-critical hardware is protected by an emergency power supply system with batteries and backup generators. Hazardous or combustible materials are kept at a safe distance from information assets.

3.1.2 Client Location Policies and Client Location Access

While FIS personnel are performing Services at Client's site, FIS will ensure that such personnel comply with Client's security policies and procedures that are generally applicable to Client's other suppliers providing similar services and that have been provided to FIS in writing in advance. If FIS personnel receive access cards or keys that provide them with access to Client's premises, FIS shall take reasonable measures designed to ensure that (a) such access cards and/or keys are only used for their intended purpose; (b) are protected from access by unauthorized third parties; (c) are promptly returned to Client once the Services have been completed; and (d) any loss is reported to Client without undue delay.

3.2 Logical Controls and Security

FIS has a dedicated group that is responsible for overseeing operational security, network security, host and server security, applications and system development, patch and vulnerability management, authentication and remote passwords, encryption, passwords and monitoring systems (collectively, "**Logical Controls and Security**"). FIS has documented protocols for all Logical Controls and Security including the following:

3.2.1 Employees

FIS conducts (at the time of hire) a background check, as described herein, for each FIS employee who is performing the Services. Currently, the background check in the United States of America consists of, at a minimum, verification of the highest level of education completed, verification of employment (as allowed by applicable law), social security number trace and validation, and a check of U.S. Government Specially Designated National (OFAC) and other export denial lists. Background checks outside of the United States consist of similar reviews to the extent allowed by local laws of each country. FIS complies with all applicable laws related to the background check, including required notices and applicable consents. FIS will not assign any employee to perform the Services if his/her background check findings do not meet the standards established by FIS. FIS assigns all employees mandatory security awareness training on an annual basis. FIS requires all employees with access to sensitive information to follow a clean desk and clear screen standard such that the information is controlled and/or protected at all times. FIS has formal disciplinary procedures in place to address policy violations. A terminated employee's access to FIS facilities and FIS systems containing Client Data, including Client Personal Data is suspended upon termination.

3.2.2 Network Security

FIS employs a defensive in-depth model when building networks in a multi-tiered approach and uses separate layers of presentation, business logic and data when considered necessary. Connection between networks is limited to those ports, protocols and services required for FIS to support, secure, monitor and perform the Services.



FIS uses Network Intrusion Detection and/or Prevention Systems to monitor threats to the FIS environment. Where all, or part of, the Solution is provided using online services (i.e., accessible via the internet), FIS deploys a web application firewall (WAF) and controls designed to protect against distributed denial of service (DDoS) attacks. For remote access to FIS' systems and networks, FIS requires the use of multi-factor authentication. Privileged access to the internal FIS technology environment requires network access control (NAC) which evaluates the security posture of the connecting device.

FIS does not intentionally create back doors or similar programming that could be used to access the Client Data, including Client Personal Data, without Client's permission.

Except as required by applicable law, FIS shall not create or change its business processes with the intention to facilitate access to Client Data, including Client Personal Data, by any government without Client's permission.

FIS may from time to time in its reasonable discretion block attempted access to the Solution from technology of individuals, entities, or governments which FIS reasonably believes may pose a threat to the Solution, systems or clients (such technology, "**Suspicious Technology**"). Due to the unknown timing of cyber threats, FIS may not be able to provide Client prior notice of blocking the Suspicious Technology, and it may impact the availability of the Solution. If Client is adversely affected, FIS will make reasonable efforts to resolve any impacts to Client as long as FIS can reasonably prevent any ongoing threats to the Solution, systems and clients. FIS will make information regarding this practice available to Client on the Client Portal or upon request.

3.2.3 Host and Server Security

FIS hardens its operating systems in accordance with industry security standards and procedures. FIS' hardening standards are based on the Center for Internet Security (CIS) standards. For example, FIS requires that all default passwords are changed, unneeded functionality is disabled or removed, the concept of "least-privileged" access is adhered to, file permissions do not include world writeable ability, administrative or "root" access is limited to the console only, and only those network ports that are necessary to provide the Solution are opened. For database installations, FIS uses security at a table and row level, based upon the placement of a system and its role in the environment.

Access to FIS' operating systems is limited to those individuals required to support the system including where privileged access is restricted and controlled. FIS has implemented appropriate change management processes. Servers and workstations are enabled with auto-locking (password-protected) screensavers that activate after a period of inactivity. Installation of personal software is not allowed. Local administrative rights are not permitted on FIS' end user computing devices.

3.2.4 Anti-virus, anti-malware, anti-spyware, PC controls

FIS requires that anti-virus, anti-malware, anti-spyware, and event detection and response (EDR) software is enabled on its operating systems when they are available and supported by a commercially available solution. FIS PCs and laptops have industry standard controls including disk encryption, access management, whitelisting, anti-virus/anti-malware, and administrative controls.

3.2.5 Applications and Systems Development

FIS uses System Development Lifecycle and system change procedures, which include requirements for code review and secure coding practices. Development and testing environments are segregated and firewalled from FIS' production environment. Version control software is utilized for the management and deployment of code through appropriate support groups. FIS applies measures for verifying system configuration, including default configuration. FIS considers data protection issues as part of the design and implementation of systems, services, products and business practices (Privacy by Design).

3.2.6 Electronic Mail

FIS scans incoming emails, embedded links and attachments prior to allowing them into the FIS environment. FIS also uses industry standard software to control what files are allowed or blocked as attachments to protect against malicious executable files being delivered and/or opened. FIS configures email domains with industry standard anti-phishing technologies such as Sender Policy Framework (SPF) and Domain-based Message Authentication Reporting and Compliance (DMARC).

3.2.7 Vulnerability & Patch Management

FIS employs reasonable efforts to identify and remediate or mitigate vulnerabilities in the Solution and Services in accordance with FIS' Vulnerability Management Policy. This includes weekly network scanning of FIS' public internet facing infrastructure and monthly network scanning of FIS' non-public internet facing infrastructure. FIS, in its sole discretion, may pause or otherwise modify the scanning schedule to accommodate peak volume periods or resolve



performance issues associated with scanning. FIS will perform scanning of FIS developed source code and related libraries for the presence of vulnerabilities in currently supported versions of the Solution. FIS undertakes reasonable efforts to remediate or mitigate critical vulnerabilities within 0-14 days of FIS becoming aware of the vulnerability. A critical vulnerability is defined as a public internet exposed vulnerability which has been validated as remotely exploitable and has a CVSS score >9. FIS will make reasonable efforts to meet the vulnerability remediation targets defined within FIS' vulnerability management policy. Such policy conforms to industry standards and generally applied best practices.

3.2.8 Bug Bounty Program

FIS maintains a public bug bounty program to encourage responsible disclosure of discovered vulnerabilities in the Solution, which is the "FIS Bug Bounty Program"; participating in the FIS Bug Bounty Program shall be subject to conditions set forth by FIS at its discretion, to be updated from time to time. Subject to Client's participation in the FIS' Bug Bounty Program as described at the following link: <https://bugcrowd.com/fis>, FIS will pay financial "bounties" to clients who identify and report vulnerabilities in accordance with the FIS' Bug Bounty Program requirements.

3.2.9 Client Security Testing

FIS permits and encourages Clients to evaluate, test, and monitor the security of the Solution at Client's expense, as set out below. Any testing not explicitly allowed by this Section is not permitted.

Scanning

Client may perform automated scanning of FIS' public internet exposed Solutions. FIS may block or otherwise interfere with Client's scanning activity, as deemed appropriate and necessary by FIS in its sole discretion. FIS will not provide a response to Client's scan results although confirmed exploitable vulnerabilities identified via Client's scanning activity may be submitted to FIS' Bug Bounty Program as outlined in paragraph 3.2.8.

"Ethical Hacking"

Client may conduct ethical hacking of FIS' public internet exposed Solutions subject to the terms of FIS' Bug Bounty Program. Vulnerabilities identified through such tests must be promptly submitted to FIS as documented in FIS' Bug Bounty Program. FIS may block or otherwise interfere with client/customer ethical hacking, as deemed appropriate and necessary by FIS in its sole discretion. FIS will not be liable for Client's inability to access its product or service as a result of Client's performance of security testing.

3.2.10 Authentication

The level of authentication required to access a particular FIS environment is based on the type of data protected within that environment. FIS permits only authorized persons to access any FIS systems in accordance with FIS' Information Security Policy. User authentications (i.e., username and password) are bound to the respective user and may not be shared. The use of an emergency user account must be documented and logged. Remote access to FIS' systems requires the use of multi-factor authentication.

3.2.11 Passwords

FIS requires the use of complex passwords. FIS' password controls do not allow the previous ten (10) passwords to be used, and current passwords expire at regular intervals. Remote access to FIS' systems requires the use of multi-factor authentication. User accounts are locked after a defined number of abortive or unsuccessful logon attempts. If a password is possibly disclosed, it is changed without undue delay. Using a documented procedure, FIS employs processes to minimize the risk of unauthorized or no longer needed user accounts in the systems and audits user accounts to determine that access that is no longer required is revoked.

3.2.12 Data Classification, Retention, and Controls

FIS' Information Classification Policy addresses the confidentiality, integrity, security, and availability of Client Data. Client data retention and disposal are to be stipulated in the contract to meet business requirements. All FIS employees and vendors with access to Client Data including Client Personal Data are required to comply with secure deletion standards in alignment with the latest NIST *Guidelines for Media Sanitization*. FIS will store Client Data, including Client Personal Data, only for as long as necessary to achieve the purposes for which it was collected, for a contractually committed time period as set forth in the Agreement or in accordance with applicable laws and thereafter delete it in accordance with the secure deletion standards.

FIS takes reasonable steps to determine access to Client Personal Data. FIS' Enterprise Identity and Access Management Policy is based on the "principle of least privilege," which calls for authorized users to access only the



minimum level of Client Personal Data required to satisfy the user's job responsibilities. Where required, FIS will take adequate steps to keep Client Personal Data relating to different clients or purposes separate.

3.2.13 Encryption

FIS' Encryption Policy aligns with industry standards. FIS encrypts data at rest that is Client Data including Client Personal Data where technically feasible with reasonable effort. Data is encrypted based on data classification policies and standards. FIS will use encryption key lengths that meet current NIST FIPS 140-2 standards where possible. FIS policies require that FIS shall not transmit any unencrypted Client Data including Client Personal Data over the internet. Specific algorithm and other minimum key lengths are specified within FIS' policy.

3.2.14 Monitoring Systems and Procedures / Logging

FIS uses a real-time event management system to monitor its networks and servers via system logs, intrusion detection/prevention systems, data loss prevention, file integrity monitoring and firewall logs on a 24-hour per day, 7 days a week, 365 days a year basis. FIS will perform reasonable logging, monitoring, or record keeping of user activity, including but not limited to where applicable administrator access, login attempts, hostnames/IP addresses of connections, date and time of connections where legally permissible and in accordance with FIS' applicable information retention standards.

FIS operates a 24/7/365 security operations center which monitors and responds to security threats.

FIS shall securely collect, monitor and retain event logs so access to Confidential information and systems can be traced. FIS shall provide mutually agreed upon logs to Client upon request. The summary will advise root cause of the incident and the mitigating actions taken to bring the incident to a satisfactory conclusion.

3.2.15 Security and Privacy Incident Response

The FIS Security Incident Response Team (FSIRT) is responsible for investigating and responding to confirmed security incidents impacting FIS technology. FSIRT is staffed 24/7/365 with cyber security response experts and is authorized to take the necessary actions to contain and respond to a cyber security incident. Client may review FIS' Security Incident Response Plan, which is available on the Client Portal or upon request. The FSIRT Security Incident Response Plan documents the processes and procedures of FSIRT. If Client becomes aware of a security incident impacting FIS' technology, Solutions or Services, Client should contact FSIRT at FSIRT@fisglobal.com.

The FIS Privacy Incident Response Team (PIRT) employs a coordinated incident response approach, leading a specialized form of privacy compliance protocols that respond to and investigate privacy incidents. Client may review FIS' Privacy Incident Response Plan, which is available on the Client Portal or upon request. By utilizing a coordinated approach, FIS mitigates, contains, and reduces the potential of any negative impact or risk associated with these incidents. PIRT is responsible for triaging and leading all investigations, as well as verifying documentation and facilitating communication amongst all stakeholders when potential and confirmed privacy incidents are identified. PIRT confirms FIS is timely in its identification, containment, and mitigation of privacy incidents as well as maintaining compliance with all applicable legal requirements. If Client becomes aware of a privacy incident impacting FIS' technology, Solutions or Services, Client should contact PIRT at PIRT@fisglobal.com.

Should FIS confirm a security incident or privacy incident that results in the loss of or unauthorized access to, use or disclosure of Client Confidential Information in FIS' possession or control (such an incident a "data breach"), FIS shall provide Client with notification without undue delay, making all reasonable efforts to provide such notification within 24 hours of FIS' confirmation of the described impact to Client's Confidential Information. The notification shall summarize, in reasonable detail, to the extent possible and to the extent known, the nature and scope of the data breach and if known, the corrective action already taken or planned by FIS. FIS shall promptly take all reasonable and necessary actions to end the data breach, mitigate its impact, and prevent recurrence. FIS shall cooperate with Client in the investigation of the data breach and shall promptly respond to Client's reasonable inquiries about the data breach. FIS shall provide to Client regular updates regarding such data breach, and at the conclusion of the investigation, FIS shall provide to Client, to the extent possible and to the extent known, a report detailing the data breach, its impact, and the mitigation and/or remediation steps taken by FIS. Based on the nature of the incident, FIS will perform this investigation internally using the FSIRT/PIRT team or with a third-party forensic firm of FIS' choosing. Client may request that a third-party forensic firm performs a review, at Client's sole expense, and FIS will negotiate in good faith with Client to select a mutually agreeable third party firm and perform the related review.

The parties acknowledge and agree that this Section does not require notice of unsuccessful security incidents, as described below. "Unsuccessful security incidents" means, without limitation, pings and other broadcast attacks on FIS' firewall, port scans, unsuccessful log-on attempts, unsuccessful denial of service attacks, unsuccessful exploit attempts, and any combination of the above, so long as no such incident results in unauthorized access, use or disclosure of Client Confidential Information.



FIS and Client shall mutually agree upon any external communications that specifically name Client in response to a data breach impacting Client systems or Client Confidential Information including Client Personal Data. Nothing in this Section shall prevent FIS from making any notifications or notifying third parties and/or regulators of any incident, cyber-attack, or data breach, which may be required under applicable laws, regulations, by such regulator, or in accordance with any client contracts. FIS will not inform any third party of a data breach naming Client without first obtaining Client's prior written consent, unless and to the extent FIS is otherwise required to provide notice by law and/or regulator.

FIS shall conduct forensic investigation following a data breach when FIS and Client mutually agree it is necessary and conduct any investigations in accordance with legal requirements for preserving evidence. Any forensic investigation will be conducted in a timely manner and will maintain the appropriate chain of custody.

3.2.16 Ransomware

FIS has robust controls in place to protect against ransomware. These controls are regularly tested and validated, providing FIS confidence that we have minimized the risk of a ransomware attack. FIS also regularly tests its ability and processes to respond to a ransomware attack. In the event of a ransomware attack, FIS will recover (rebuild) from trusted backups.

3.2.17 Work from Home

Employees will have only the access rights required for their role. All logical controls remain in place, including the following:

- Working remote means working from a private, reasonably secure location, such as a home, apartment or flat. Working in a public location such as an internet café is not allowed.
- Workers must use FIS-owned and managed laptops that are imaged by FIS and have all of the standard controls including disk encryption, access management, whitelisting, anti-virus/anti-malware, and administrative controls.
- Workers must access FIS networks using multi-factor authentication, network access control, and VPN.
- Navigation of FIS networks must have the same or more stringent controls as from the office, such as the use of hardened intermediary devices to access highly sensitive environments.
- In the case where workers are accessing client networks and assets, they must do so based on client connection requirements (for example, VDI) and strictly follow client protocols.

3.2.18 Industry Hot Topics

Industry Hot Topics are published on the Vendor Resource Management Center within the FIS Client Portal. Keeping FIS' clients informed of high-profile potential issues or new security and risk developments is a key tenet of FIS' partnership with its clients. To help educate clients on these high-profile industry hot topics, FIS has developed a downloadable document that provides:

- A definition of each issue,
- FIS' response to the issue,
- FIS' recommendations for client action.

4. BUSINESS CONTINUITY AND DISASTER RECOVERY

FIS has a Global Business Resilience (“**GBR**”) program and maintains recovery and response plans (“**Plans**”) designed to minimize the risks associated with crisis events affecting FIS' ability to provide the Services. Plans are designed to maintain a consistent provision of the Service(s) in the event of a crisis incident affecting FIS' operations. FIS' GBR program meets the FFIEC business continuity guidelines and the PS-Prep / ISO 22301 business continuity international standards or similar equivalent standard.

FIS' collection of comprehensive and coordinated Plans are designed to address the agreed crisis response, continuity, and recovery needs for the Service(s), including recovery time objective (“**RTO**”) and recovery point objective (“**RPO**”).

FIS provides a summary of the GBR program in the Client Portal or upon request. FIS' RTO and RPO for the Services are as set forth in such summary (or as set forth in the Agreement, with any RTO and RPO in the Agreement prevailing over such summary). FIS maintains adequate backup procedures in order to recover Client Data to such RPO and within the RTO. FIS validates the efficacy and viability of its Plans at least annually to confirm viability and provide assurance of resilience capabilities as well as the readiness of Plans' participants. Recovery exercise results are provided via the Client Portal or upon request.



5. PAYMENT CARD INDUSTRY DATA SECURITY STANDARD

For FIS' products that require compliance with the then current version of the Payment Card Industry Data Security Standard ("PCI DSS"), FIS will maintain compliance with the then current version of the PCI DSS throughout the term of the Agreement and shall make available, via the Client Portal or upon request, evidence of certification of compliance to Client.

6. VENDOR MANAGEMENT

FIS has an established Vendor Risk Management Program that uses subject matter experts from across the enterprise to determine FIS' suppliers' criticality and ability to meet business and control requirements throughout the lifecycle of the relationship.

FIS conducts a risk assessment for all third-party suppliers engaged in the provision of the Solution to validate compliance with FIS' standards. FIS' risk assessment requires suppliers to confirm if they have appropriate contracts in place with their vendors that store, process, transmit, manage or access Client Data and/or Client Personal Data. FIS only allows such third-party suppliers to access, store, transmit, manage, or process Client Data, including Client Personal Data, to the extent permissible under the Agreement and applicable laws.

FIS requires its suppliers who process Client Data to agree to data protection agreements to oblige such suppliers to comply with applicable data protection laws. Such suppliers shall, at a minimum, implement appropriate technical and organizational measures to verify a level of security appropriate to the risk. FIS' suppliers must cooperate upon reasonable request in order to assist FIS with its compliance with applicable privacy laws.

FIS maintains a list of all third-party suppliers with access to Client Personal Data on the Client Portal.

7. DATA MINIMIZATION

Client is responsible for verifying Client Data, including Client Personal Data, provided to FIS for processing or other purposes under the Agreement is accurate, current, adequate, of appropriate quality, relevant, minimal, and not excessive.

8. DEFINED TERMS

As used in this Statement, the following terms have the following meanings and all other capitalized terms shall have the meaning as defined in the Agreement:

"Client Data" means data introduced into the Solution by or on behalf of Client or Client's customers that is stored in or processed by the Solution.

"Client Personal Data" means any personal Personal Data provided by Client to FIS, or on Client's behalf, for the purpose of FIS providing the Solution(s) to Client pursuant to the Agreement.

"Personal Data" is any information relating to an identified or identifiable natural person.

"Client Portal" means a self-service portal made available to Client's designated representatives at Client's request at <https://my.fisglobal.com/vendor-management> offering specific Client resources to help better manage its relationship with FIS, including information about FIS' Information Security Practices.

"Confidential Information" is all business or technical information disclosed by Client to FIS or by FIS to Client in connection with the Agreement. Confidential Information includes without limitation: (i) Client Data, including Client Personal Data, and the details of Client's computer operations; and (ii) details of the Solution(s).

"Services" means services (including SaaS and hosting services) provided by FIS to Client.

"Solution(s)" means the software and/or services (as applicable) being provided by FIS to Client under the terms of the Agreement.