



CREATING SUSTAINABLE SOCIETIES

FIS

**GIVES BACK
REPORT** 2020

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LETTER FROM OUR CEO

This past year created some of the greatest challenges we have ever seen as the Coronavirus pandemic impacted virtually every facet of our lives.

As a critical infrastructure provider, our responsibility at FIS was a weighty one: to keep the world's financial systems and economy running without interruption while protecting the health and safety of our workforce. I cannot be prouder of the way our FIS colleagues rose to that challenge in 2020.

Our Pandemic Response

FIS and all our employees remain committed to our core value of "Be the Change," and **in 2020 we pivoted our focus to meet the evolving needs of our three Cs - Colleagues, Clients and Communities** - affected by the pandemic. In total, FIS provided almost \$3.38M of support to local communities where we live and work.

Throughout our response and relief efforts, we remained focused on ensuring the health and safety of our colleagues. We moved quickly to transition 95 percent of our global workforce to a safe, virtual work environment, enhanced telehealth benefits and mental health resources. Additionally, we extended our FIS Cares program into a global initiative, granting tens of thousands of dollars to colleagues around the world who were facing hardship due to the pandemic.

For our clients, we rapidly implemented our Real-Time Lending platform to speed the processing of hundreds of thousands of emergency loans under the U.S. CARES Act. We also equipped our merchant clients with virtual terminals, contactless payments technology, and other digital solutions to enable them to take online and curbside orders so they could safely continue to operate.

Our employees came together in countless ways during the crisis to assist the local communities where we do business around the world. From running fundraising drives, distributing personal protection equipment to front-line medical workers, to donating thousands of prepaid cards to military families both home and abroad, the core "Giving Back" principle of FIS has been on full display over the past year.

Advancing Sustainability: Our Commitment to Responsible Corporate Citizenship

The COVID-19 pandemic reminded us, in very real ways, that we live in an interconnected world that is only as healthy as the people and communities living in it. The social unrest we've witnessed during this difficult year has also shone a spotlight on the need for sustainable social change and a renewed commitment to inclusion and diversity. FIS is committed to help lead that change in the industries we serve and the communities where we live and work.

As a large global provider of financial technology, we are committed to being a responsible corporate citizen and seeking to ensure that no one is left behind as the digital economy continues to advance. We will do this by increasing our corporate donations and employee volunteer efforts to and on behalf of organizations that support financial inclusion and literacy. It's estimated 38 percent or two billion adults remain underserved by the financial services industry globally. FIS' core capabilities and global scale allow us to advance the way the world pays, banks, and invests for everyone. Advancing the mission of serving the underserved.

Sincerely,



GARY NORCROSS
Chairman and
Chief Executive Officer



2020

TOTAL FIS CHARITABLE GIVING



\$3.38M

Donated from FIS and the FIS Foundation to charities around the globe



\$476k

Contributed by employees to the FIS Cares colleague disaster program

GLOBAL VOLUNTEERISM



2,600+

employees volunteered



190+

individual charities



14,602

hours or **87 weeks** spent volunteering

WHAT WE DO

We lift economies and communities. FIS is a leading provider of technology solutions for merchants, banks and capital markets firms globally. Our people are dedicated to advancing the way the world pays, banks and invests by applying our scale, deep expertise and data-driven insights. We help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS is a Fortune 500® company and is a member of Standard & Poor's 500® Index. Our common stock is listed on the New York Stock Exchange under the symbol FIS.



MERCHANT SOLUTIONS

Our solutions provide a unique capability to power global omni-commerce

1M+

merchant locations served



BANKING SOLUTIONS

Our solutions allow our clients to borrow, save, pay and invest

19K+

banking clients



CAPITAL MARKET SOLUTIONS

Our solutions facilitate the movement, management and growth of money

1K+

firms use our platform



OUR HIGHLIGHTS

\$12B+

in revenue

\$5.2B

in Adjusted EBITDA*

41.9%

Adjusted EBITDA Margin**

OUR HISTORY

- 1968** • Founded as Systematics™, later purchased by ALLTEL Information Services
- 2003** • Purchased by Fidelity National Financial
- 2006** • FIS becomes separate public company
- 2015** • FIS acquired SunGard and Financial Services, Inc. (FSI) to further our expansion into Capital Markets Solutions
- 2019** • FIS acquired Worldpay to greatly expand capabilities in Merchant Solutions

OUR REACH

\$2T

in annual volume processed

79B+

transactions processed around the globe

\$10T

moved annually around the globe

A SELECTION OF AWARDS & RECOGNITION



*Adjusted EBITDA is a non-GAAP financial measure that reflects earnings from continuing operations before interest, taxes, depreciation and amortization, adjusted to exclude certain costs and other transactions which management deems non-operational in nature.

**Adjusted EBITDA Margin is a non-GAAP financial measure that reflects adjusted EBITDA divided by revenue

GIVING BACK TO OUR 3Cs

COLLEAGUES, CLIENTS AND COMMUNITIES

FIS' purpose is to help businesses and communities thrive by advancing commerce and the financial world. During a year of tremendous change and challenge, our focus has remained unchanged.

In-line with our values – Win as One Team, Lead with Integrity, Be the Change – we have invested across a wide variety of COVID-19 response efforts, to help keep things advancing and progressing towards a brighter future.

We focused our relief efforts around our 3Cs – Colleagues, Clients and Communities.

Colleagues

FIS' inclusive and diverse workforce enables our colleagues to unite and Win as One Team. Through this culture, they thrive both at work and in their communities. To help our teams to continue to succeed in unprecedented times we added or introduced new programs such as:

FIS Cares

Enhanced the FIS Cares program which provides grants to FIS colleagues who experience a hardship. The program is now global and has an automated application process. 2020 was a year of many unforeseen events and the program was supported by several thousands of colleagues who donated over **\$476K**. In return, hundreds of employees were assisted with grants totaling **\$120k** with over half being COVID related.

COVID-19 PAID LEAVE

Added a paid leave program to assist our employees with COVID related health issues, including self-quarantine, personal sickness and caring for family members.

Telehealth

Expanded the virtual option for diagnosis, support and medical advice in March 2020 to **assist over 5,200 colleagues worldwide**.

Employee Assistance Program

Increased available resources to cover the emerging COVID-19 needs, including **support for improving mental health and managing stress and anxiety**.

Critical Role Support

Transitioned **95 percent of colleagues to work-from-home** and to provide critical infrastructure teams with safe work environments including face masks, temperature checks and social distancing protocols.

Clients

As a critical infrastructure provider, FIS has a responsibility to keep the world's financial systems and economy running without interruption. We worked to support our customers to not only keep their businesses running but allowing them to better serve their customers. A few examples of how we did that were:

Real-Time Lending

We rapidly implemented our Real-Time Lending platform to speed the processing hundreds of thousands of emergency loans under the **U.S. CARES Act** – enabling our merchant and small business customers to continue operating while protecting jobs.

Electronic Benefits Transfer (EBT)

We partnered with state governments to provide pandemic food benefits via EBT cards to **families in need**.

Digital Solutions

We equipped our **merchant clients** with virtual terminals, contactless payments technology, and other digital solutions to enable them to take online and curbside orders so they could safely continue to operate during the pandemic.



Communities

For FIS, our Be the Change core value encompasses our long-standing commitment to giving back to the communities where we live and work. FIS colleagues sought new ways to get things done and developed innovative solutions to make an impact. Our Giving Back stories capture how our colleagues continued to devote their time, talents and resources and helped communities thrive.

Fighting hunger amplified by the pandemic

Across six continents, 12 countries and 32 FIS locations, our colleagues combined giving back efforts for our first global giving campaign, **Feeding the World**. The campaign truly made an impact and demonstrated how #OneFIS can literally change the world. With food drives, corporate and employee donations, the Feeding the World initiative achieved far more than we expected. Thanks to our colleague's generosity, the successful campaign:

RAISED \$335k USD	DISTRIBUTED 500+ food packets	COLLECTED 1,000+ pounds of food
6 CONTINENTS	12 COUNTRIES	32 FIS LOCATIONS



Advancing communities

Colleagues in the U.S. participated in FIS' first Season of Giving campaign. During this six-week campaign that focused on Health, Diversity and Inclusion, Education and Children Services, over 15 charities like Leukemia and Lymphoma Society, Girls Who Code and Changing Homelessness were featured. The campaign also featured our annual **United Way** pledge drive with over 1.200 colleagues in 20+ states who pledged over **\$500,000** to help address the most critical needs of those in their local communities.

Walking to raise awareness for mental health

Mental health issues rose to the forefront amid lockdowns and global instability, so **the U.K. Transaction Monitoring team** walked or ran over 1,213 miles or 340 hours to raise awareness AND **£3,263** for the charity **MIND**. These funds supported MIND's "Coronavirus and Mental Health Information Hub" with resources to stay well in isolation, cope as key worker, tips for young people and supporting those going through a difficult time.

COVERED 1,213 miles	TOOK OVER 2.7M steps	RAISED £3,263 for MIND
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Delivering nutrition to children in need

Worldpay from FIS supported **Blessings in a Backpack**, collecting food and raising nearly **\$3,000** to ensure children didn't have to go hungry while schools were closed. For nearly 10 years, the Cincinnati office has been a program supporter and this school year sponsored 60 children by raising **\$2,935** within the **Women's Business Network**.

SPONSORED
60 CHILDREN

RAISED
\$2,395

With the pandemic, the team revised their processes, maintained social distancing guidelines for safety and still delivered two carloads of food to an organization called **Operation Give Back (OGB)**. This group, on behalf of the schools, delivered food and school supplies to over **400 children in need**.

FIS also supported **Food for Thought Denver** through weekly volunteerism and fundraising to feed children on the weekends. By providing a PowerSack for students to take home, a family of four is provided two meals for the weekend. Employees also volunteered every Friday morning during the school year to pack the Powersacks". After state and company mandates went into effect, volunteers continued their efforts while adhering to strict COVID-19 protocols. A Valentine's Day bake sale raised **\$1,208** and achieved the \$1K goal where an executive leader matched the donations. A total of **\$2,208** was presented to Food for Thought-Denver, to feed over 500 kids and their families for a weekend!



Unlocking the potential of microdonations

Pennies, a UK-based charity, works hand-in-hand with providers like FIS to enable thousands of UK customers to donate via their retail clients. Pennies increases the amount businesses can give – by tapping into the industry-wide move to digital payments. The pennies soon add up and have a transformative effect on the people and communities across the country. Since the program launched, close to £5M have been donated. Here are just a few ways that small change is given a big purpose:

-  **Together for Short Lives** connected 10 families with seriously ill children with their local hospice.
-  **The Mental Health Foundation** provided 90 people with mental health advice and a wellbeing 'how to' guide.
-  **Screwfix** customers could fund a vital repair project for a charity in the community through The Screwfix Foundation.

Our clients recognise the need – and indeed request – ways to engage their customers and colleagues with a simple way to give back to their communities. From day one working with Pennies, we were able to offer a secure, intuitive and flexible micro-donation product together.

Pete Wickes, SVP, Worldpay/FIS Global

Enabling access to basic needs

Historically, Electronic Benefit Transfer (EBT) cards could only be used for purchases at the brick-and-mortar stores of participating retailers. With the onset of COVID and lockdowns that prevented access for many to basic needs, FIS stepped in and enabled online food purchases for benefit recipients of the **Supplemental Nutrition Assistance Program (SNAP)**. As a leading provider of EBT processing services for the USDA, FIS was able to quickly take seven states live which provided access to nutrition for millions of American during stringent lockdowns and store closures.

In these times of need, it's critical that SNAP recipients and families be able to shop for the food they need from the convenience of their home. As a critical infrastructure provider, FIS is committed to working with our government partners to speed assistance to those who need it most during the current health crisis.

Jim Johnson, Executive Vice President, Head of Merchant Solutions



Advancing health

The Leukemia & Lymphoma Society (LLS) which is dedicated to curing leukemia, lymphoma, myeloma and other blood cancers has a long history with FIS.

Colleagues participate in many of the fundraising efforts across the country. FIS celebrated its ninth year with Team in Training (TNT) and the runDisney® event in January. During this time, teams have raised over **\$2.65 million** and including events like “Light the Night” have collectively raised over **\$4 million**.

FIS actively supports **The DONNA Foundation** and Team. In 2020, over 50 FIS colleagues in the U.S. walked and ran to help find a cure for breast cancer, and supported those on their treatment journey, raising over **\$50k**. After seven years of participation, and 300+ runners/walkers, FIS teams have helped raise over **\$250k** for The DONNA Foundation.

Cardiovascular disease, including heart disease and stroke, remains the number one killer of Americans and exacted a disproportionate toll on many racial and ethnic groups. Through support of **The American Heart Association (AHA)** and their events throughout the year, FIS is working to change the narrative.

STEM Goes Red: As a science-based health non-profit, STEM is at the heart of who the AHA is and what they do. Ensuring more women are at the forefront of developing STEM solutions has never been more imperative. This year, FIS welcomed over **150 young women** to an interactive day of speakers and activities to support this initiative.

Heart Walk and Heart Mini: The Heart Walk is the AHA’s premier event for raising funds and this includes the Heart Mini hosted in Cincinnati, where participation and fundraising have been a longstanding tradition for our colleagues there who raised **\$16,629** through 17 teams of walkers and runners.



Empowering Entrepreneurs to Help Communities Thrive

The Venture Center

The Venture Center community programs provide education, connections, and mentorship to empower any entrepreneur to take a leap into the start-up journey. The Venture Center believes in equipping entrepreneurs with the tools they need to launch, encourage inclusivity and diversity, and cultivate life-changing connections.

FIS' Fintech Accelerator program in conjunction with the Venture Center helps growth-stage fintech companies take the leap into their start-up journey. It is a place where the technology and entrepreneurial communities come together to learn, connect and empower each other.

Below are two examples of how this came to life in 2020:

Trust Stamp

Trust Stamp uses AI-powered technology to deliver trusted identity systems by transforming biometric data into an "Irreversibly Transformed Identity Token" (IT2). In line with their mission to



accelerate global financial and societal inclusion,

Trust Stamp is working to leverage the IT2 technology to facilitate improved distribution of health services in remote areas of the world. The technology works offline in areas with unreliable internet and cellular connectivity, and is an easy, cost-effective way to reference accurate and secure medical records.

Stratyfy

Stratyfy helps institutions provide more people with access to fair, transparent credit and prevent unwarranted exclusion from the financial system. Embedded in Stratyfy's platform is its patented bias solution that proactively identifies and mitigates systemic liabilities, such as unconscious biases or unreliable training data. The proprietary modeling approach powering Stratyfy's engine allows its users to seamlessly combine data and domain expertise to automate, scale and optimize risk-based lending decisions in a trustworthy and compliant manner. It was built to specifically address these everyday challenges and expand the reach of financial services and products to both under- and un-served populations, to create a more inclusive financial system.



Developing Tomorrow's Diverse FinTech Leaders

The Georgia Fintech Academy

The Georgia Fintech Academy is a diversity talent development initiative between the University System of Georgia, FIS Global, and other fintechs, enabling undergraduate and graduate students to find specialized educational experiences to enter the fintech industry.

FIS is a founding investor of the program with a **\$1M commitment over three years**. The Academy is designed to improve intern and full-time placement opportunities with an emphasis on diversity. Currently, **71 percent** of the participants are from underrepresented groups. Access to higher education and creating a more diverse workforce can help all industries, including financial services, develop more thoughtful products driven by the various experiences of the students. **This approach ensures products and services not only challenge the norm, but are inclusive, fair and equitable.**

2,500

students engaged in the program to-date



71%

underrepresented groups

300

students placed into the fintech industry

34%

female



The GA FinTech Academy is one of the most engaging and suitable resources for Georgia students. The daily webinars are phenomenal and very informative. Speakers from major companies give insight to students that is very interesting and useful. The monthly career fairs that highlight opportunities within FinTech are amazing! Students who aspire to pursue FinTech can take the initiative to apply to some of the best opportunities globally.

Alisa Wilson, Student Advisory Council

The Academy has given me the incredible opportunity to grow professionally through interaction with leaders in the industry, and collaboration with other outstanding student leaders through the Academy's Student Advisory Council.



Qazi Haq, Young Professionals Council



University of Cincinnati's 1819 Innovation Hub

FIS continued their partnership with the University of Cincinnati's 1819 Innovation Hub. With the University of Cincinnati (UC) and Miami University, FIS aims to increase the number of students – especially women and underrepresented minorities – who are pursuing degrees related to the technology sector. As part of the program, FIS hosted a two-hour Agile workshop for UC students. Because of COVID-19, the format was virtual, and students utilized digital tools to complete the course. Both the Agile course and the virtual curriculum demonstrated to students the ability to effectively work in a digital world despite geographical boundaries and provided applicable problem-solving skills for future careers within Fintech.

Our significant presence in the Cincinnati market and the state of Ohio is integral to our long-term growth plans and goals to deepen our global leadership in financial technology innovation.

Gary Norcross
FIS Chairman and Chief Executive Officer

SMILE Foundation

FIS and the SMILE Foundation joined forces to assist underprivileged youth in India with employability and education through the **Smile Twin E-Learning (STeP)** and **Mission Education (ME)** programs.

Through the **STeP** partnership, **2,779** youth have been trained with women being **62 percent** of the enrollment. Of those youth, **1,734** were placed in professional roles with major employers in India.

The **ME** program, with **1,740** underprivileged youth enrolled shifted gears in the pandemic. The program used a blended mode of teaching which included online, offline and community classes. The program also offered health awareness sessions related to COVID.

Christel House

FIS and Christel House partnered to help impoverished children around the world break the cycle of poverty and become self-sufficient, contributing members of society. In 2020, the partnership in India sponsored the education cost of **128** students in grades 10 through 12, and achieved the following for the students enrolled in the program:



All grade 12 students sponsored by FIS have enrolled in universities for a

100% university/tertiary enrollment rate

Grade 11 students are developing an e-magazine which will feature articles and artwork by the students

All Grade 10 students scored a

100% pass rate for the SSLC Board Exams

and outdid the state average pass rate of 71.8%





About FIS

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