SpendTrend™

First Data™

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KEY INSIGHTS

December Transaction Growth was Healthy

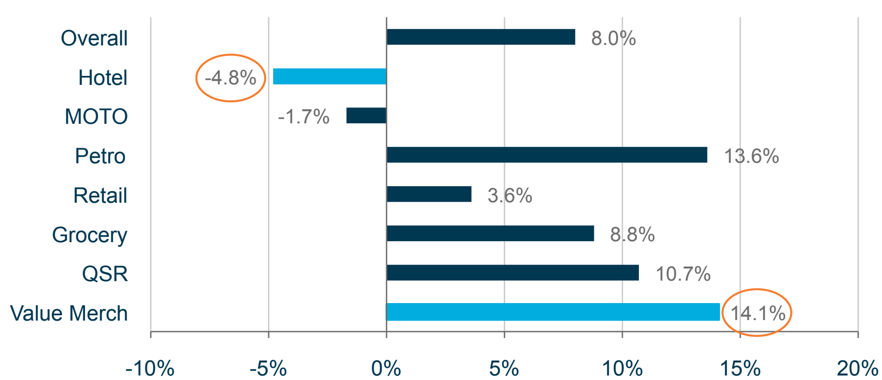
→ **Transaction Growth Increased to 8.0% in December.** Healthy transaction growth in November continued in December.

→ **Consumers Shifted More Purchases to PIN Debit During the Holidays.** PIN debit transaction growth continued to outperform, with growth of 12.5% in December. Some of this growth was due to increased PIN debit transactions among Value Merchants.

→ **Value Merchants Continued to Excel.** Value Merchants experienced 14.1% transaction growth in December while most industries also posted gains.

→ **Average Tickets Down Slightly Year-over-Year But Up Compared to November.** Most industries experienced slight declines in average tickets compared to December 2008. However average tickets increased compared to November 2009 due in part to Value Merchants and Grocery Merchants.

Same Store Transaction Growth by Industry—December 2009



*All Data is FIrst Data Proprietary Transaction Data

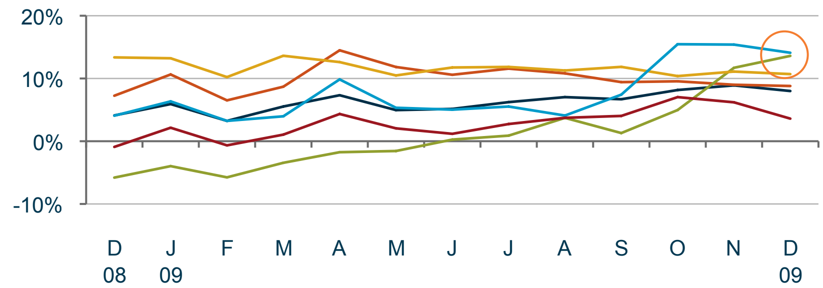
VALUE MERCHANTS LED GROWTH

as consumers remained focused on value. Hotels experienced lower transaction growth due to a decline in holiday-related travel.

VALUE MERCHANTS AND PETROLEUM OUTPERFORMED

all other industries. General retail declined vs. November due to lower department store sales.

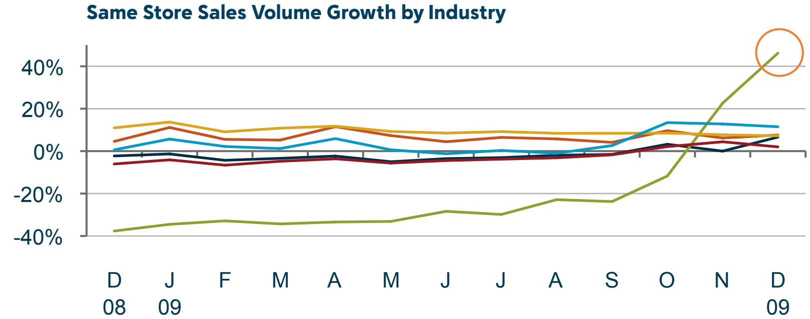
Same Store Transaction Growth by Industry



SALES VOLUME GROWTH WAS UP FOR ALL MAJOR MERCHANT CATEGORIES

especially petroleum. Gas prices were $0.90 per gallon higher compared to last year.

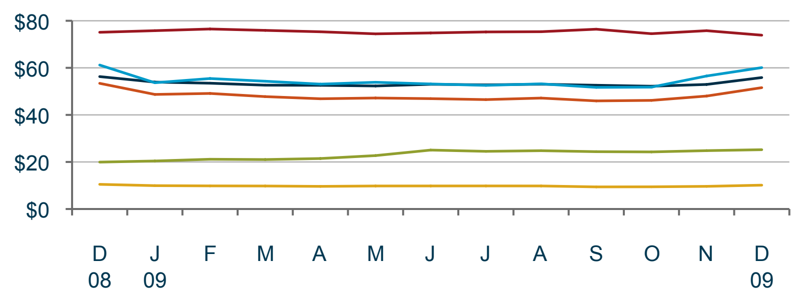
Same Store Sales Volume Growth by Industry



AVERAGE TICKET POSTED SLIGHT DECREASES

on a year-over-year basis. Average ticket increased vs. November.

Average Ticket



Overall
Grocery
Petroleum
QSR
Value Merchants
General Retail

SAME-STORE INDUSTRY TRANSACTION GROWTH

	December 2009	November 2009	Q3 2009
Value Merchants	14.1%	15.4%	5.6%
General Retail	3.6	6.2	3.5
Grocery and Convenience	8.8	9.0	10.6
Hotels	-4.8	5.7	-2.4
Mail Order/Direct Selling	-1.7	8.2	-1.4
Medical Services	11.6	7.8	9.5
Other Services	9.7	7.1	9.2
Petro	13.6	11.7	2.0
QSR	10.7	11.1	11.6
Restaurants	3.8	3.7	5.0
Telecommunications Services	9.4	7.8	9.7
Travel (Air/Rail/Car/Ship)	6.0	9.0	9.6
Vehicles Servicing	2.6	3.0	3.7
All Industries	8.0%	8.9%	6.7%

Payment Type View

PIN DEBIT AND EBT GROWTH REMAINED HEALTHY

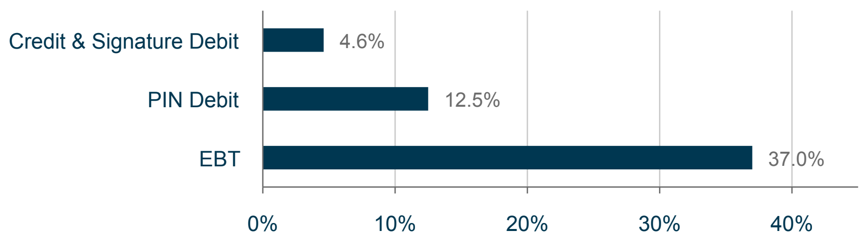
PIN Debit transactions increased to 12.5% in December.

Credit & Signature Debit transaction growth increased to 4.6%. However, this was a decline from November's rate of 5.8% as consumers used more PIN Debit.

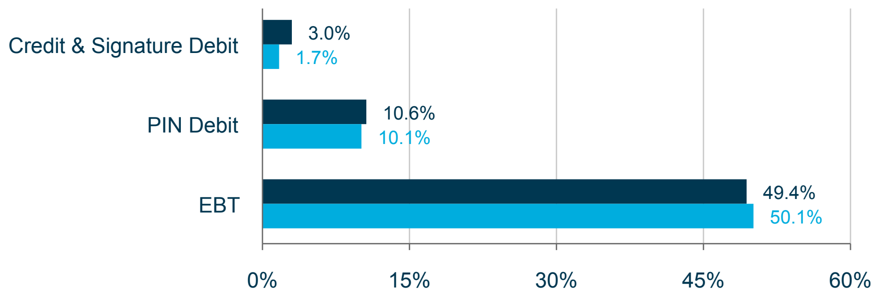
EBT transaction growth remained high at 37.0%. High unemployment continued to fuel government disbursements.

Note: In June 2009, the government mandated the use of EBT cards for all U.S. SNAP/Food Stamp Program benefits.

Transaction Growth December 2009



Transaction Growth in Q3 2009 and Q2 2009

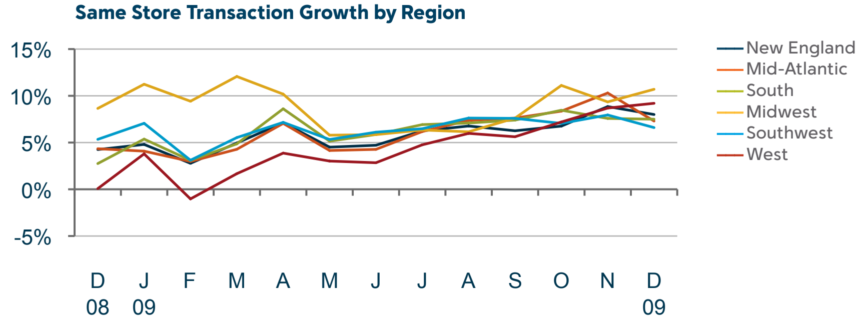


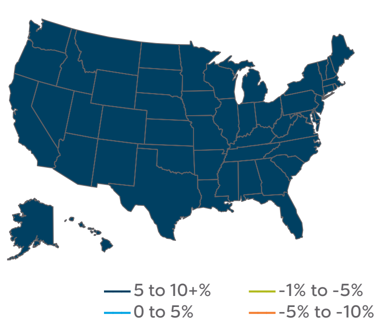
Regional View

ALL REGIONS GREW MORE THAN 6%

The Midwest Region led growth due to lower unemployment, an increasing population and higher manufacturing orders.

Same Store Transaction Growth by Region





Transaction Growth by Region—December 2009

Region	December 2009	Largest State in Region	December 2009
New England	8.0%	Massachusetts	8.6%
Mid Atlantic	7.3%	New York	8.7%
South	7.5%	Florida	7.3%
Midwest	10.7%	Illinois	10.4%
Southwest	6.6%	Texas	6.4%
West	9.2%	California	8.3%

Further Information

DEFINITIONS AND DISCLAIMERS

Same Store figures include activity (amount of USD sales volumes or transactions) for merchant locations that are open *and* have activity in *both* comparison time periods. They are not reflective of all First Data activity.

Same Store Sales Volume growth reflects the percent change in the USD amount of same store sales (net of returns) in the current period compared to the same period in the prior year.

Same Store Transaction growth reflects the percent change in the number of same store transactions (net of returns) in the current period compared to the same period in the prior year.

Same Store Average Ticket is derived by dividing the total USD amount of Same Store Sales for a specified period by the total number of Same Store Transactions for that same period.

U.S. Regions are defined as follows:
New England: CT, ME, MA, NH, RI, VT
Mid Atlantic: DE, DC, MD, NJ, NY, PA
South: AL, AR, FL, GA, KY, LA, MS, MO, NC, SC, TN, VA, WV
Midwest: IL, IN, IA, KS, MI, MN, NE, ND, OH, SD, WI
Southwest: AZ, NM, OK, TX
West: AK, CA, CO, HI, ID, MT, NV, OR, UT, WA, WY

Same Store Sales Data does not include the Salem platforms, Bank of America proprietary platform, or Bank of America TSYS platform activity.

All data contains MasterCard/Visa Credit, Debit and EBT transactions.

All data contains data from the Omaha platform.

First Data figures exclude auto and other motor vehicle sales.

All charts show year over year (YoY) growth rate for same time period in previous year.

Growth rates are not normalized for the following:

- November 2009 includes one more business day, compared to November 2008.

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