Investor Presentation

2Q 2015

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Disclaimer

This presentation contains forward-looking statements that are subject to risks and uncertainties. All statements other than statements of historical fact or relating to present facts or current conditions included in this presentation are forward-looking statements including any statements regarding guidance and statements of a general economic or industry specific nature. Forward-looking statements give our current expectations and projections relating to our financial condition, results of operations, guidance, plans, objectives, future performance and business. You can identify forward-looking statements by the fact that they do not relate strictly to historical or current facts. These statements may include words such as "anticipate," "estimate," "expect," "project," "plan," "intend," "believe," "may," "should," "can have," "likely" and other words and terms of similar meaning in connection with any discussion of the timing or nature of future operating or financial performance or other events.

The forward-looking statements contained in this presentation are based on assumptions that we have made in light of our industry experience and our perceptions of historical trends, current conditions, expected future developments and other factors we believe are appropriate under the circumstances. As you review and consider information presented herein, you should understand that these statements are not guarantees of future performance or results. They depend upon future events and are subject to risks, uncertainties (many of which are beyond our control) and assumptions. Although we believe that these forward-looking statements are based on reasonable assumptions, you should be aware that many factors could affect our actual future performance or results and cause them to differ materially from those anticipated in the forward-looking statements. Certain of these factors and other risks are discussed in the Company's filings with the U.S. Securities and Exchange Commission (the "SEC") and include, but are not limited to: (i) our ability to adapt to developments and change in our industry; (ii) competition; (iii) unauthorized disclosure of data or security breaches; (iv) systems failures or interruptions; (v) our ability to expand our market share or enter new markets; (vi) our ability to identify and complete acquisitions, joint ventures and partnerships; (vii) failure to comply with applicable requirements of Visa, MasterCard or other payment networks or changes in those requirements; (viii) our ability to pass along fee increases; (ix) termination of sponsorship or clearing services; (x) loss of clients or referral partners; (xi) reductions in overall consumer, business and government spending; (xii) fraud by merchants or others; (xiii) a decline in the use of credit, debit or prepaid cards; (xiv) consolidation in the banking and retail industries; (xv) the effects of governmental regulation or changes in laws; and (xvi) outcomes of future litigation or investigations. Should one or more of these risks or uncertainties materialize, or should any of these assumptions prove incorrect, our actual results may vary in material respects from those projected in these forward-looking statements. More information on potential factors that could affect the Company's financial results and performance is included from time to time in the "Risk Factors" and "Management's Discussion and Analysis of Financial Condition and Results of Operations" sections of the Company's periodic reports filed with the SEC, including the Company's most recently filed Annual Report on Form 10-K and its subsequent filings with the SEC.

Any forward-looking statement made by us in this presentation speaks only as of the date of this presentation. Factors or events that could cause our actual results to differ may emerge from time to time, and it is not possible for us to predict all of them. We undertake no obligation to publicly update any forward-looking statement, whether as a result of new information, future developments or otherwise, except as may be required by law.

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Company Overview

A Leading *Integrated* Payment Processor in the U.S.

- ✓ Comprehensive provider across the value chain
- ✓ Integrated technology platform
- ✓ Broad distribution and superior cost structure
- ✓ Serve large and small merchants and financial institutions

Our Segments

	Merchant Services	Financial Institution Services
2014 Net Revenue	$1,067mm	$336mm
2013 Net Revenue	$838mm	$335mm
Vantiv Services	■ **Merchant Acquiring** - Accept and process electronic payments at point-of-sale or online - Settlement of funds - Transaction reporting and analysis ■ **Value-added services** - Security and fraud services, omni-channel acceptance, and data analytics	■ **Integrated Card Issuer and Processing** - Issue, manage and process payment services for financial institution customers ■ **Value-added Services** - Security services, card production, portfolio optimization and data analytics - Proprietary network branding, acceptance and transaction processing services for PIN Debit and ATM cards
Customers	■ **Small to mid-sized merchants and top-tier regional and national retailers**	■ **Large and regional financial institutions, community banks and credit unions**
Key Metrics[1]	■ **600,000 merchant locations served** ■ **16.3 billion transactions processed**	■ **1,400 financial institution relationships** ■ **3.8 billion transactions processed**

Note: In certain cases, numbers are rounded

[1] Transaction data as of 2014

How We Make Money

	Merchant Services	Financial Institution Services
Key Drivers	■ **# of Transactions** ■ **$ Amount of Sales Volume**	■ **# of Transactions** ■ **Value-Added Services**
Description	■ **Fees are based on:** - % of the sale amount – "Merchant Discount Rate" (MDR) and/or - A fixed fee per transaction	■ **Fees are based on a:** - A fixed fee per transaction - Volume driven fees on valued-added services

Example

Vantiv has the opportunity to generate fees across the value chain

Payment Processing Value Chain

Merchant	Merchant Acquirer	Payment Network	Issuer Processor	Financial Institution

Pays MDR	Collects Acquiring Fee	Collects Network Fee	Collects Processing Fee	Collects Interchange Fee

Merchant Services | *Financial Institution Services*

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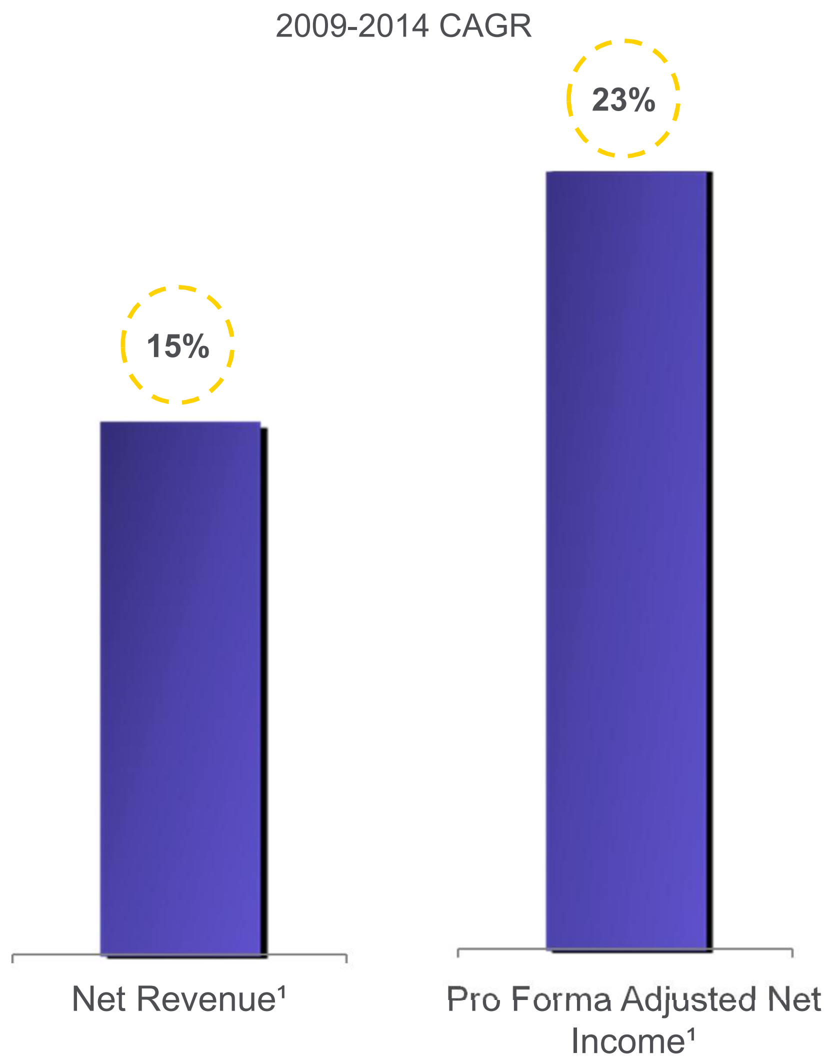
Strong Execution and Momentum

Our history

- 40+ years of payment processing experience
- Business unit of Fifth Third Bank until June 2009
- Created separate stand-alone company to invest in growth opportunities
- IPO in March 2012
- Continued investment post-separation and IPO includes several strategic acquisitions
- Expanded into web-only e-commerce
- Established a leading position in the integrated payments channel

Successfully executed on our vision since separation



[1] 2009 and 2010 pro forma for the NPC acquisition; please see reconciliation in appendix

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Investment Highlights

Investment Highlights

Leadership	Market leader in an industry with favorable secular trends
Differentiated Business Model	Unique combination of technology, capabilities and broad distribution provides competitive advantage
Attractive Market Position	Focused on fast growing and highly profitable market segments
Significant Upside	Significant, untapped opportunities for expansion and growth
Resilient	Resilient business with strong recurring revenue, diversified customer base and good visibility
Strong Operating Leverage	Strong operating leverage and best-in-class margins[1]

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[1] Best-in-class refers to the publicly traded peer group of Global Payments, Heartland Payment Systems, and TSYS

Market Leadership

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Merchant Services		Financial Institution Services	
#2	Ranked U.S. Merchant Acquirer in Total Transactions[1]	10%	Market Share in the U.S. based on number of Financial Institution customers
#1	Ranked U.S. Merchant Acquirer in PIN Debit transactions[1]	1,400	Financial Institution relationships across the U.S.

Vantiv is well positioned as a market leader

Source: The Nilson Report, March 2011, 2012, 2013, 2014 and 2015, Issues 967, 990, 1,013, 1036 and 1,059, respectively

[1] Purchase transactions represent number of transactions and include all general purpose credit, debit and prepaid card transactions, including signature and PIN debit; First Data includes Citi, SunTrust and Sovereign.

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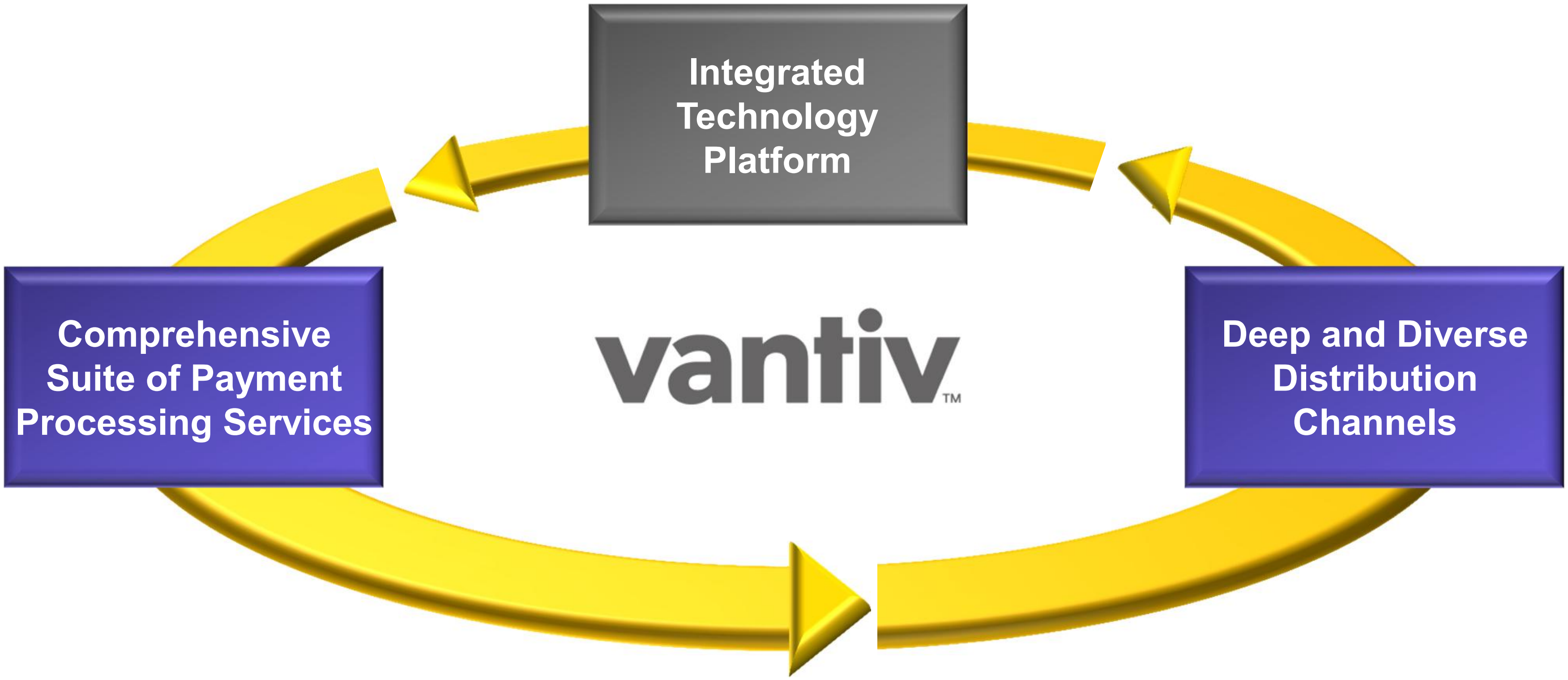
Superior Business Model Drives Competitive Advantages



Vantiv's integrated business model provides services across the value chain

Integrated Technology Platform Leverages our Scale

Differentiated	Omni-channel	Scalable	Secure

Integrated Technology Platform

Attributes

Single Point of Service	*Ease of Connection and Delivery*	*Ability to Innovate*	*Value Added Information Solutions*	*Operating Leverage*

Advantages

- ✓ Efficient service delivery
- ✓ Seamless delivery and maintenance
- ✓ Faster innovation and time to market
- ✓ Superior functionality and data analysis
- ✓ Best-in-class cost structure and profitability[1]

[1] Best-in-class refers to the publicly traded peer group of Global Payments, Heartland Payment Systems, and TSYS

Broad and Comprehensive Suite of Service Offerings

- Credit/Debit Acquiring
- E-commerce
- Prepaid/ Gift Card
- Loyalty/ Rewards
- Mobile Commerce
- Card & ATM Processing
- Jeanie Network Services
- Customer Service Support
- Data Capture & Analytics
- Reporting Tools
- Connectivity
- Security & Risk Management
- Advisory

Comprehensive Offerings Across the Value Chain

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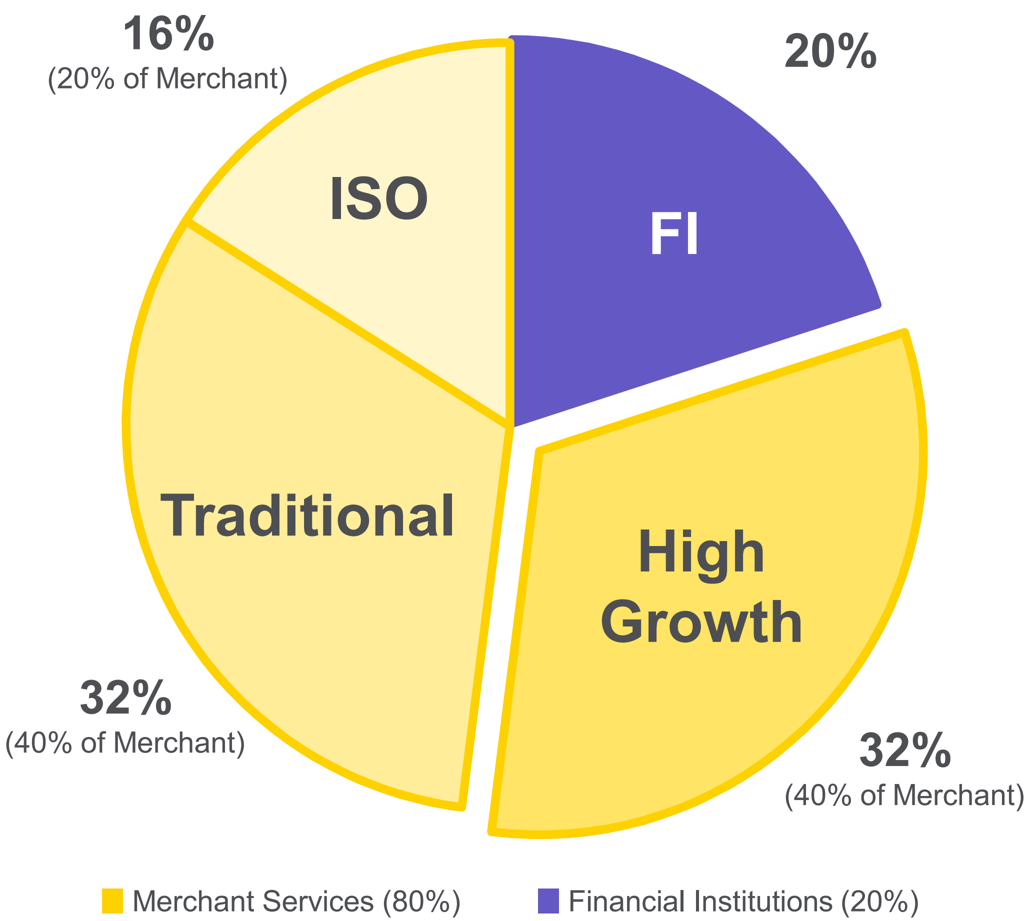
Serving Clients of All Types and Sizes

Provided Through an Integrated Platform

Strong Sales and Distribution Across Multiple Channels

We continue to build on our core advantages to grow our Merchant and Financial Institutions businesses while executing on our strategy to expand into high-growth channels and verticals.



- ✓ High-Growth channels include integrated payments, e-commerce, and Merchant Bank. These high growth channels are expected to represent a larger piece of our business going forward.
- ✓ Our Traditional channels include direct sales forces that target large national as well as small and mid-sized merchants through national, regional, and telesales teams.
- ✓ Our Independent Sales Organization (ISO) partners target both small and mid-sized merchants.
- ✓ We distribute our Financial Institutions services by utilizing direct sales forces and a diverse group of referral partners.

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Note: Represents approximate proportional breakdown of 2014 net revenue by channel and segment, pro forma for Mercury

Focused on Fast Growing and Highly Profitable Market Verticals

Channels & Geographies
- Integrated Payments
- Merchant Bank
- Domestic & International

Emerging Markets
- E-commerce
- Mobile
- Vantiv Entertainment Solutions

Differentiated Offerings
- Security & Fraud Services
- Data Analytics & Marketing
- Alternative Payments & Loyalty

Financial Overview

Financial Highlights

Strong Business Model	■ Strong transaction growth ■ Recurring transaction fee revenue
Stable and Predictable	■ Stable revenue growth and diverse customer base ■ Resilient business with high visibility and predictability ■ Long-term contracts with high customer retention rates
Significant Operating Leverage	■ Integrated technology platform ■ Strong scale efficiencies ■ Best-in-class margins[1]
High Cash Flow	■ High free cash flow conversion ■ Low capital requirements ■ Enables investment in growth

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[1] Best-in-class refers to the publicly traded peer group of Global Payments, Heartland Payment Systems, and TSYS

Second Quarter 2015 and Year-To-Date Financial Results and Milestones

	2Q 2015 Performance[2]	YTD 2015 Performance[2]
Transactions *(growth)*	5,768 *19%*	11,131 *23%*
Total Net Revenue *(growth)*	$424 *28%*	$798 *29%*
Adjusted EBITDA[1] *(margin)*	$206 *48.5%*	$374 *46.8%*
Pro Forma Adjusted Net Income[1] *(growth)*	$113 *22%*	$202 *19%*
Pro Forma Adjusted Net Income Per Share[1] *(growth)*	$0.56 *19%*	$1.00 *16%*

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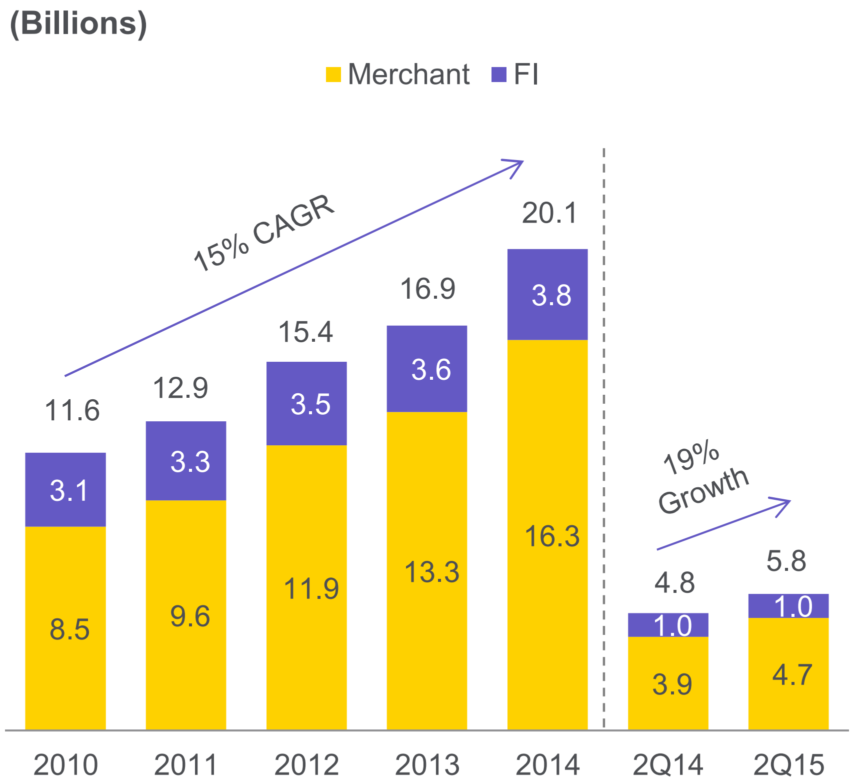
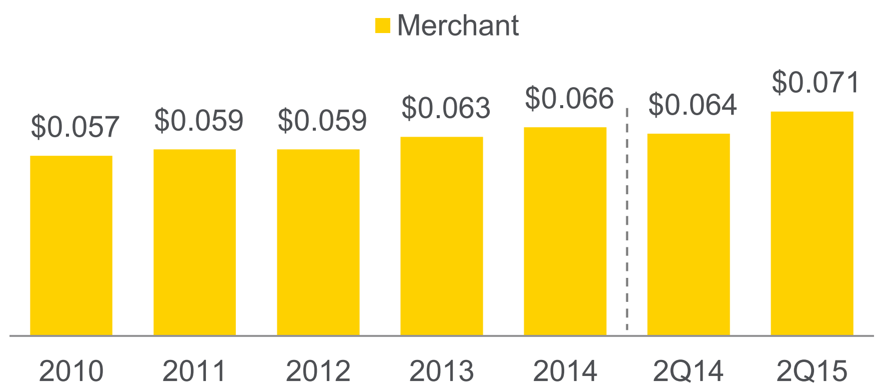
Note: Growth is year over year.
1 See reconciliation in the appendix.
2 Transactions and dollars in millions, except Pro Forma Adjusted Net Income Per Share.

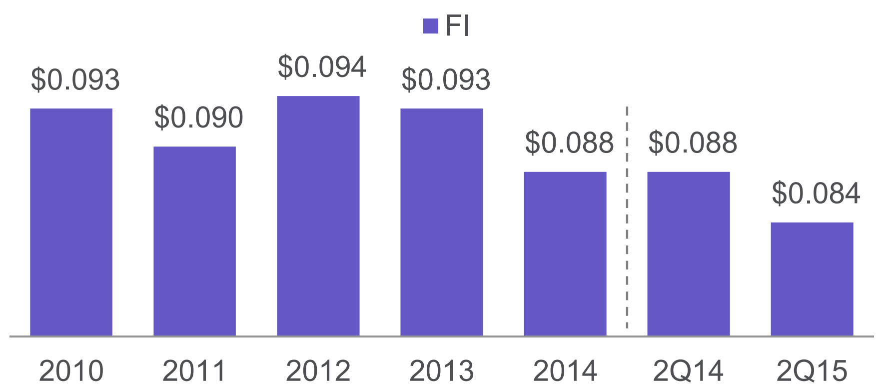
Strong Transaction Growth and Stable Yields Drive Revenue

Transactions



Net Revenue per Transaction





Strong transaction growth and recurring transaction fee revenue

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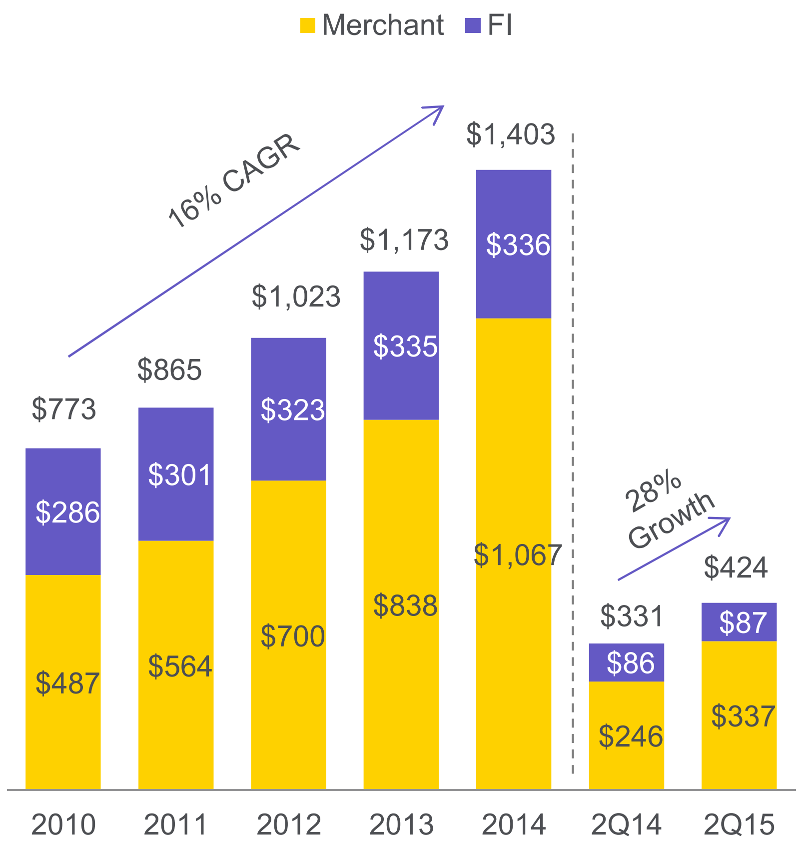
Note: All numbers in 2010 are Pro Forma for NPC acquisition; please see reconciliation in appendix

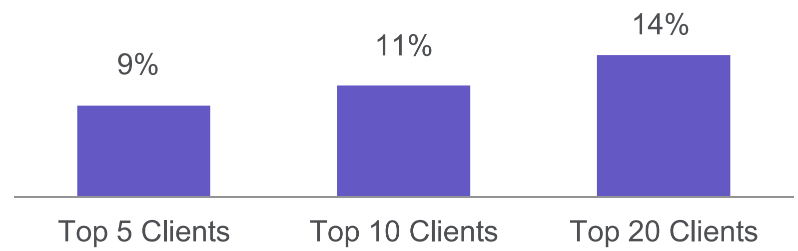
Stable and Diversified Revenue Growth

Net Revenue[1]

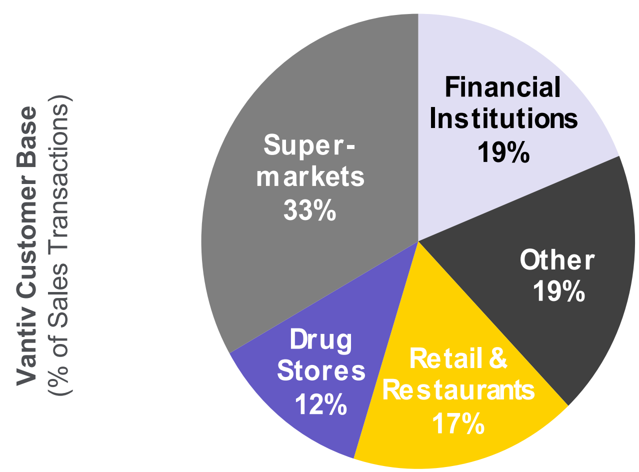
($Millions)



2014 Net Revenue Concentration



2014 Customer Concentration



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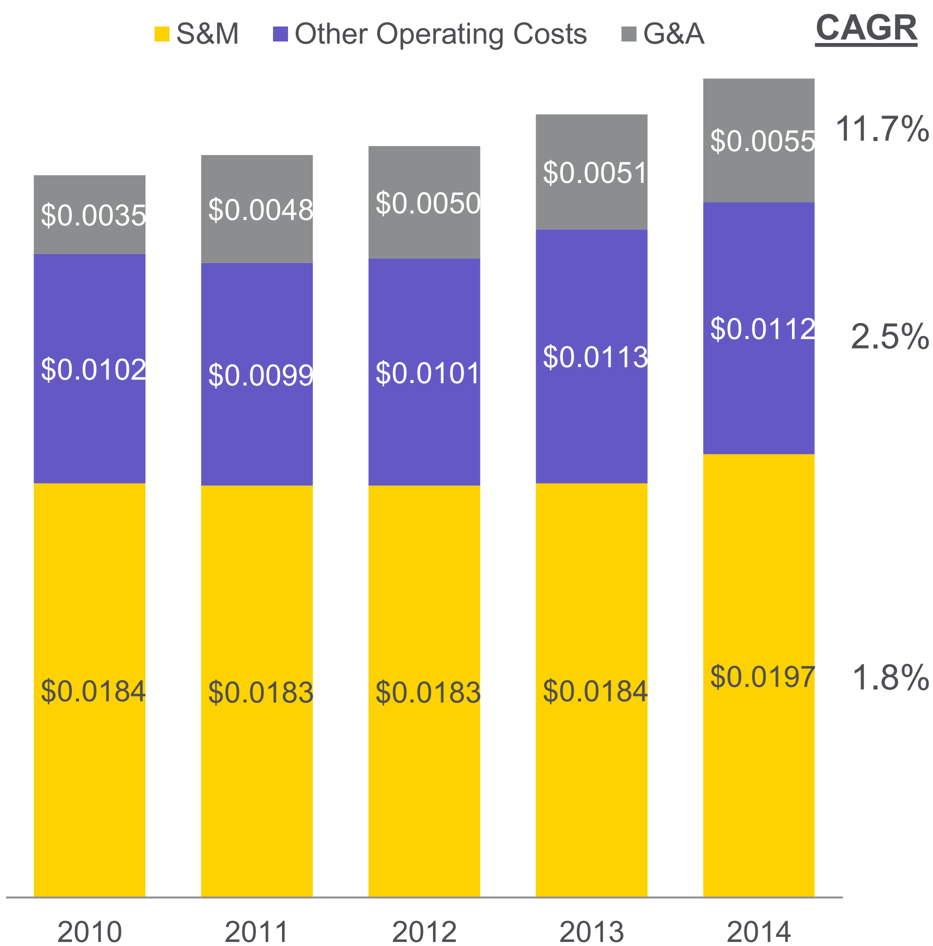
[1] Net Revenue in 2010 is Pro Forma for the NPC acquisition; see reconciliation in appendix
Note: In certain cases, numbers are rounded

Superior Cost Structure

Cost per Transaction[1]

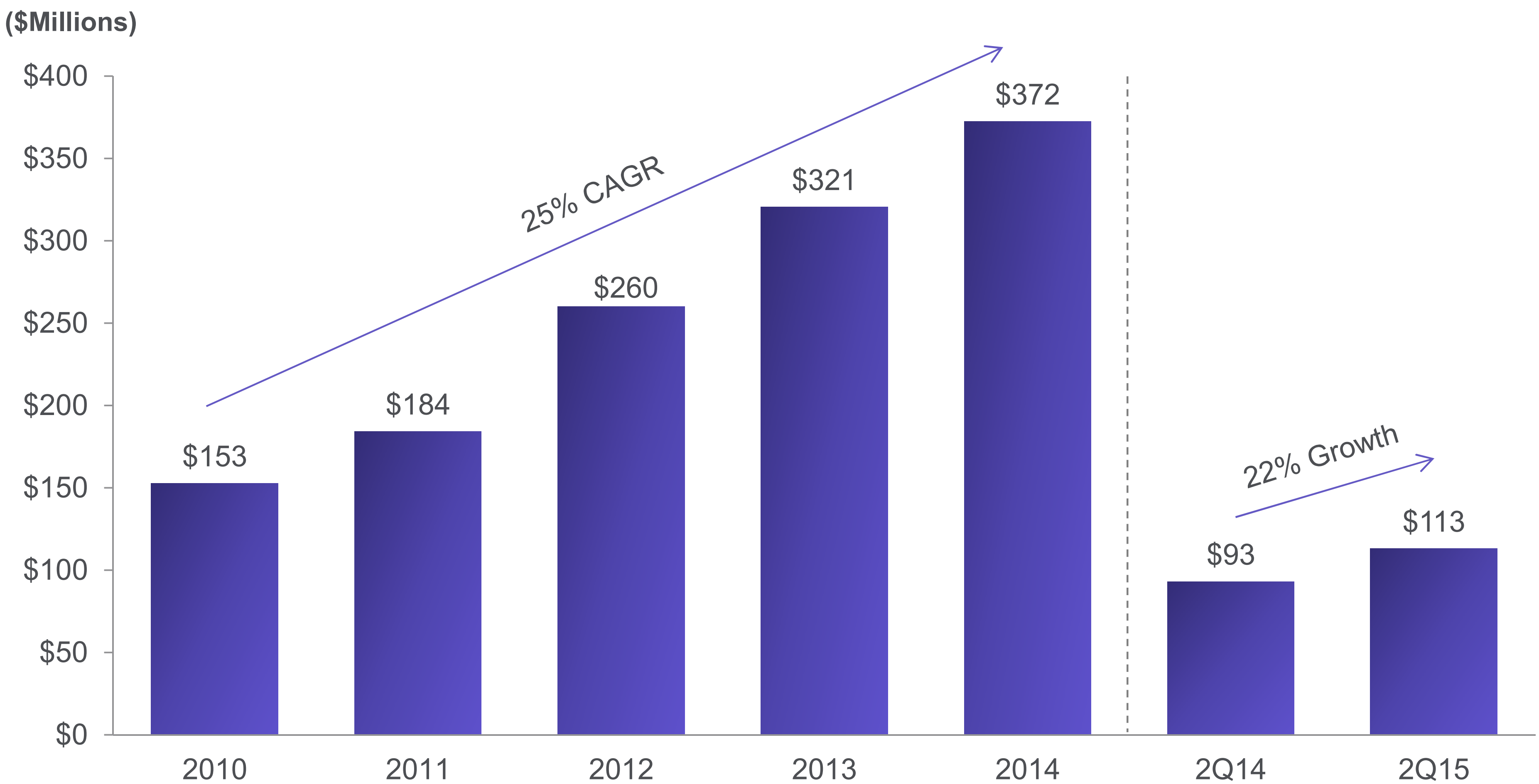


Adjusted EBITDA[2]

Note: All numbers in 2010 are Pro Forma for NPC acquisition
1 2014 costs trended higher due to Mercury acquisition costs
2 See reconciliation in appendix

Sustainable and Compelling Earnings Growth

Pro Forma Adjusted Net Income¹



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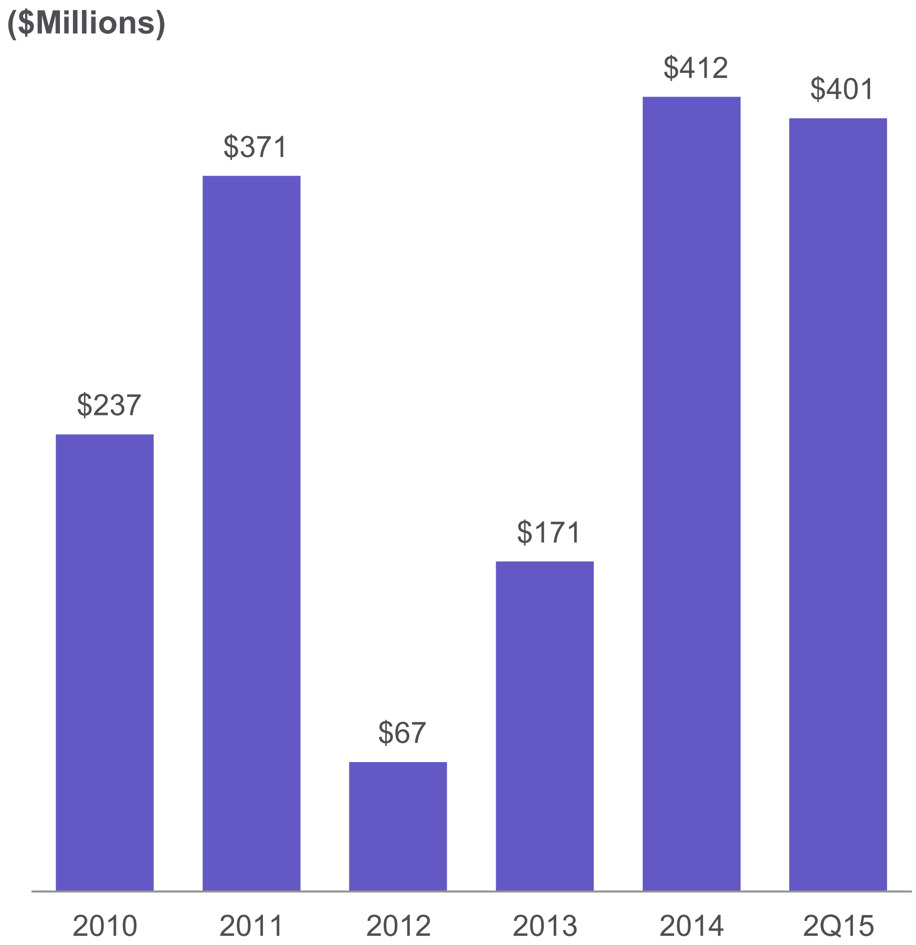
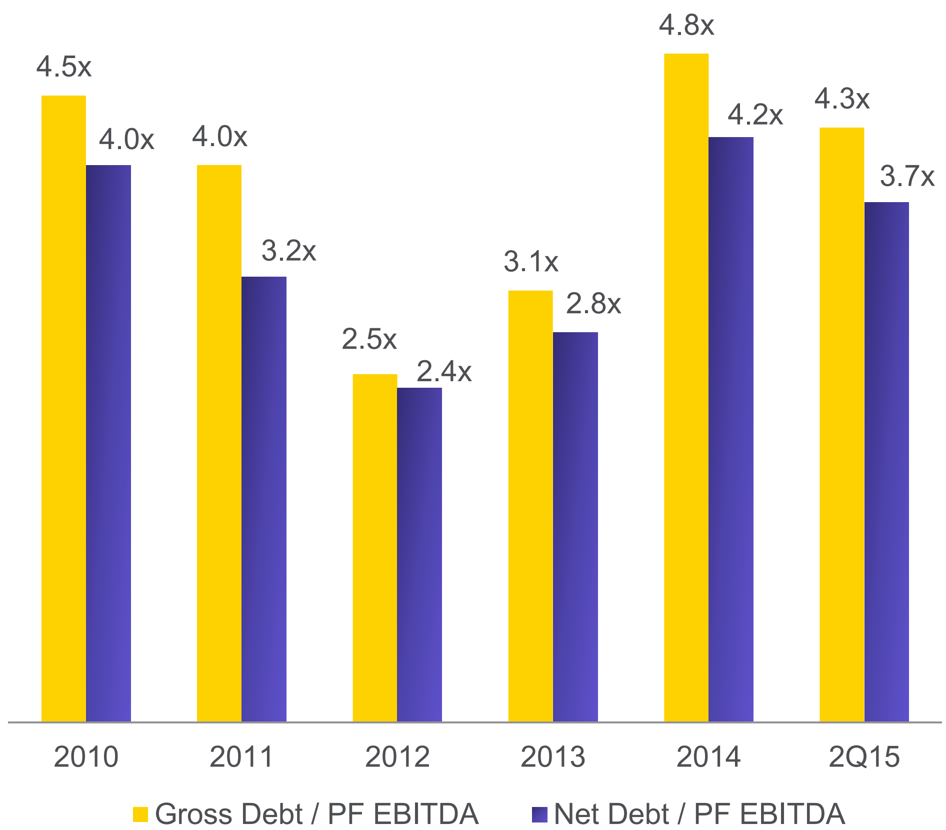
¹ See reconciliation in the appendix

Balance Sheet Review

Cash and Cash Equivalents[1]



Debt to Pro Forma Adjusted EBITDA[2]



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1 Cash and Cash Equivalents balances presented as of the end of each respective period
2 See reconciliation in appendix; leverage increase in 2014 driven by financing for the Mercury acquisition

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[1] Best-in-class refers to the publicly traded peer group of Global Payments, Heartland Payment Systems, and TSYS

Appendix

Pro Forma Transactions, Net Revenue and Capital Spend For NPC Acquisition

(in millions)	Non-GAAP Combined Year Ended 12/31/2009	Successor Year Ended 12/31/2010	Successor Year Ended 12/31/2011
Merchant Transactions S1	**7,250**	**8,206**	**9,591**
NPC	335	281	
Pro Forma Merchant Transactions	**7,585**	**8,487**	**9,591**
Net Revenue S1	**$474**	**$566**	**$866**
NPC	$233	$207	$0
Pro Forma Net Revenue	**$707**	**$773**	**$866**
Purchase of property, plant & equipment S1	**$14**	**$34**	**$63**
Stand-alone	18		
Pro Forma Capital Spend	**$32**	**$34**	**$63**

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Note: NPC acquired November 2010. Adjustments made to transaction and revenue in both 2010 and 2009 to make comparable on a full year basis. Stand alone capital spend represents fixed asset investments made by Fifth Third Bank prior to the separation of the company from the Bank in 2009.

Non-GAAP Reconciliation

		Non-GAAP Combined	Successor					
		Year Ended 12/31/2009	Year Ended 12/31/2010	Year Ended 12/31/2011	Year Ended 12/31/2012	Year Ended 12/31/2013	Year Ended 12/31/2014	Quarter Ended 6/30/2015
Per S1 / 10-K / 10-Q	**EBITDA**	**247.2**	**280.9**	**384.0**	**372.8**	**518.3**	**589.9**	**170.5**
	Transition Costs (a)	24.1	44.5	33.6	0.6	0.6	0.1	0.0
	Debt refinancing and hedge term costs (b)	0.0	0.0	13.7	86.7	20.0	26.5	0.0
	Share based compensation	1.7	2.8	3.0	33.4	29.7	42.2	5.1
	Acquisition and Integration Costs (c)	0.0	4.5	3.8	10.4	14.5	38.4	23.3
	Losses related to put rights (d)	9.1	4.3	0.8	0.0	0.0	0.0	0.0
	Transaction costs (e)	16.3	0.0	0.0	0.0	0.0	0.0	0.0
	NPC (f)	0.0	63.5	0.0	0.0	0.0	0.0	0.0
	Network Compliance Fee (g)	0.0	0.0	0.0	6.0	0.0	0.0	0.0
	TRA-related items (h)	0.0	0.0	0.0	0.0	0.0	(26.7)	6.7
	Adjusted EBITDA	**298.4**	**400.5**	**438.8**	**509.8**	**583.1**	**670.4**	**205.6**
Comparability Adjustments	NPC	76.1	1.8	0.0	0.0	0.0	0.0	0.0
	Stand-alone costs	(23.2)	(15.1)	0.0	0.0	0.0	0.0	0.0
	Proforma EBITDA	**351.4**	**387.2**	**438.8**	**509.8**	**583.1**	**670.4**	**205.6**
	Depreciation (i)	(32.4)	(32.4)	(33.7)	(43.1)	(60.5)	(76.5)	(20.1)
	Interest Expense (j)	(106.5)	(106.5)	(105.6)	(54.6)	(40.9)	(79.7)	(25.7)
	Taxes (k)	(81.8)	(95.6)	(115.3)	(158.7)	(185.4)	(187.7)	(57.5)
	Tax Adjustments (l)	0.0	0.0	0.0	6.5	24.3	46.5	11.7
	JV Non-Controlling Interest (m)	0.0	0.0	0.0	0.0	0.0	(0.6)	(1.1)
	Pro Forma Adjusted Net Income	**130.7**	**152.7**	**184.1**	**260.0**	**320.5**	**372.4**	**112.8**

Non-GAAP Reconciliation (cont'd)

(a) Transition costs include costs associated with our separation transaction from Fifth Third Bank, including costs incurred for our human resources, finance, marketing and legal functions and severance costs; consulting fees related to non-recurring transition projects; expenses related to various strategic and separation initiatives; depreciation and amortization charged to us by Fifth Third Bank under our transition services agreement; and compensation costs related to payouts of a one-time signing bonus to former Fifth Third Bank employees transferred to us as part of our transition deferred compensation plan.

(b) Primarily includes non-operating expenses incurred with the refinancing of our debt in May 2011, March 2012, May 2013 and June 2014 as well costs associated with the early termination of our interest rate swaps in March 2012.

(c) Acquisition and integration costs include fees incurred in connection with our acquisitions, including legal, accounting and advisory fees as well as consulting fees for conversion and integration services and charges related to employee termination benefits and other transition activities.

(d) Represents the non-cash expense related to fair value adjustments to the value of the put rights Vantiv, Inc. received from Fifth Third Bank in connection with the separation transaction.

(e) Consists of transaction costs, principally professional and advisory fees, incurred by us on behalf of Advent in connection with the separation transaction.

(f) Reflects NPC's EBITDA from January 2010 until our acquisition of NPC in November 2010.

(g) MasterCard assessed a change of control compliance fee to the company of $6.0 million as a result of our IPO.

(h) For the twelve months ended December 31, 2014, this represents non-operating income (expense) relating to a benefit recorded as a result of a reduction in certain TRA liabilities, partially offset by the change in fair value of a TRA entered into in June 2014 and expenses relating to refinancing of our senior secured credit facilities in June 2014. For the three months ended June 30, 2015, this represents the change in fair value of a TRA entered into in June 2014.

(i) For periods prior to 2012, amounts represent depreciation expense associated with the company's property and equipment, assuming that the company's property and equipment at December 31, 2011 was in place on January 1, 2009. For periods subsequent to 2011, amounts represent the company's depreciation and amortization expense adjusted to exclude amortization of intangible assets acquired through business combinations and customer portfolio and related asset acquisitions. The twelve months ended December 31, 2014 also includes the write-down of a trade name of $34.3 million.

(j) For periods prior to 2012, amounts represent interest expense associated with the company's level of debt, assuming the level of debt and applicable terms at December 31, 2011 was outstanding on January 1, 2009.

(k) Represents adjustments to income tax expense to reflect an effective tax rate of 36.0% 2015, 36.5% for 2014 and 38.5% for all other periods presented, assuming the conversion of the Class B units of Vantiv Holding into shares of Class A common stock, including the tax effect of the adjustments described above. The effective tax rate is expected to remain at 36.0% going forward.

(l) Represents tax benefits due to the amortization of intangible assets and other tax attributes resulting from or acquired with our acquisitions, and to the tax basis step up associated with our separation from Fifth Third Bank and the purchase or exchange of Class B units of Vantiv Holding, net of payment obligations under tax receivable agreements.

(m) Represents the non-controlling interest, net of pro forma income tax expense, associated with a consolidated joint venture formed in May 2014.

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Non-GAAP Reconciliation (cont'd)

	2009	2010	2011	2012	2013	2014	Q2 2015
Adjusted EBITDA	**$351,391**	**$387,204**	**$438,794**	**$509,844**	**$583,059**	**$670,413**	**$205,552**
Depreciation and amortization [(1)]	32,373	32,373	33,732	43,103	60,492	76,506	20,135
Income from Operations	**$319,018**	**$354,831**	**$405,062**	**$466,741**	**$522,567**	**$593,907**	**$185,417**
Tax expense [(2)]	122,822	136,610	155,949	179,695	201,188	216,776	66,750
NOPAT	**$196,196**	**$218,221**	**$249,113**	**$287,046**	**$321,379**	**$377,131**	**$118,667**
Depreciation and amortization [(1)]	32,373	32,373	33,732	43,103	60,492	76,506	20,135
Capital expenditures [(3)]	(32,400)	(33,655)	(62,714)	(51,435)	(61,578)	(103,179)	(26,344)
Cash tax benefits [(4)]	5,809	5,809	5,809	6,525	24,294	46,462	11,644
Change in net working capital [(5)]	48,100	28,775	(64,947)	(78,965)	(9,097)	69,476	114,621
Unlevered Free Cash Flow	**$250,079**	**$251,524**	**$160,993**	**$206,274**	**$335,490**	**$466,396**	**$238,723**
Adjustment for change in net settleme	(52,600)	(91,472)	38,258	48,668	(93,318)	(157,663)	(65,823)
Adjusted Unlevered Free Cash Flow	**$197,479**	**$160,052**	**$199,251**	**$254,942**	**$242,172**	**$308,733**	**$172,900**
Interest expense (after tax) [(6)]	65,497	65,497	64,968	33,562	25,155	50,610	16,457
Levered Free Cash Flow	**$131,981**	**$94,554**	**$134,284**	**$221,380**	**$217,018**	**$258,123**	**$156,443**

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Non-GAAP Reconciliation (cont'd)

(1) Excludes amortization of intangible assets acquired in business combinations, primarily customer related intangible assets. The twelve months ended December 31, 2014 also includes the write-down of a trade name of $34.3 million. For periods prior to 2012, amounts represent depreciation expense associated with the Company's property and equipment, assuming that the Company's property and equipment at December 31, 2011 was in place on January 2009.

(2) Unlevered tax expense at 38.5% of PF income from operations for periods prior to 2014, unlevered tax expense at 36.5% of PF income from operations for 2014, and 36.0% for 2015. Income tax expense assumes conversion of the Fifth Third Bank non-controlling interests into shares of Class A common stock.

(3) Capital expenditures related to PP&E. Capital expenditures in 2009 include stand alone capital that represents fixed asset purchases made by Fifth Third Bank prior to the separation of the Company from the bank.

(4) Represents tax benefits due to the amortization of intangible assets and other tax attributes resulting from or acquired with our acquisitions, and to the tax basis step up associated with our separation from Fifth Third Bank and the purchase or exchange of Class B units of Vantiv Holding, net of payment obligations under tax receivable agreements. For comparison purposes, the tax benefits have been presented for periods prior to 2012, reflecting the impact assuming the associated tax attributes were in place on January 1, 2009.

(5) Change in net working capital is calculated as the sum of the change in operating assets and liabilities per the statement of cash flows.

(6) For periods prior to 2012, amounts represent interest expense associated with the Company's level of debt, assuming the level of debt and applicable terms at December 31, 2011 was outstanding on January 1, 2009.

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