worldpay

INVESTOR PRESENTATION

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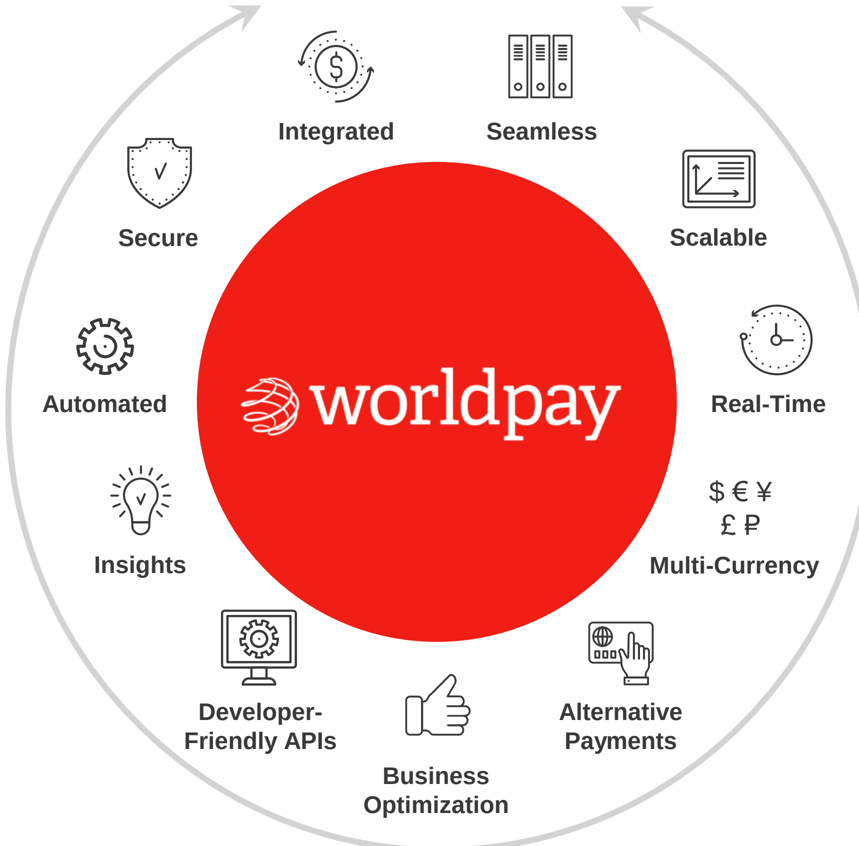
WORLDPAY, INC.

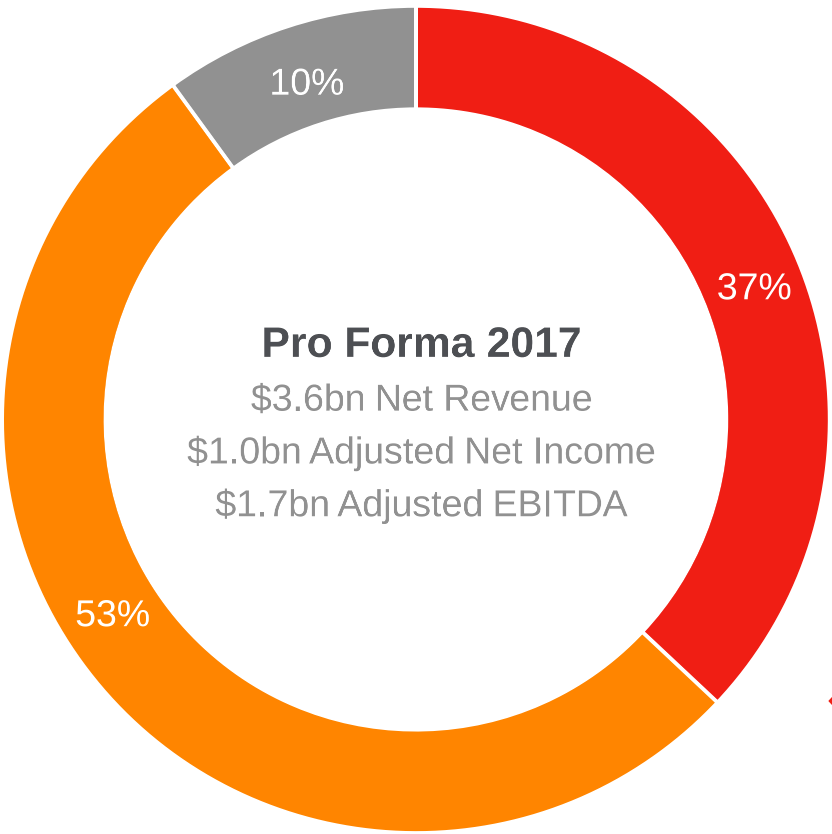
A Leading Payments Technology Company

- #1 Merchant acquirer in US, UK, and worldwide[1]
- #1 Cross-border eCommerce
- Pioneer in US Integrated Payments
- Formed through the 2018 combination of Vantiv, Inc. and Worldpay Group plc



[1]Based on number of transactions; analysis of data published in The Nilson Report, issues 1095 (September 2016), 1105 (March 2017), and 1110 (May 2017)

POWERING GLOBAL INTEGRATED OMNICOMMERCE



Technology Solutions
eCommerce, Integrated Payments

Merchant Solutions
Direct, ISOs, Merchant Bank channels

Issuer Solutions
Payments services for financial institutions

PAID ON A PER-TRANSACTION BASIS

Comprehensive solutions spanning the payments value chain

DIFFERENTIATED COMPETITIVE ADVANTAGES

Unmatched global scale

- #1 global acquirer
- 42 billion annual transactions; $1.6 trillion payment volume
- Capabilities spanning 300+ payment methods, 146 countries, and 126 currencies

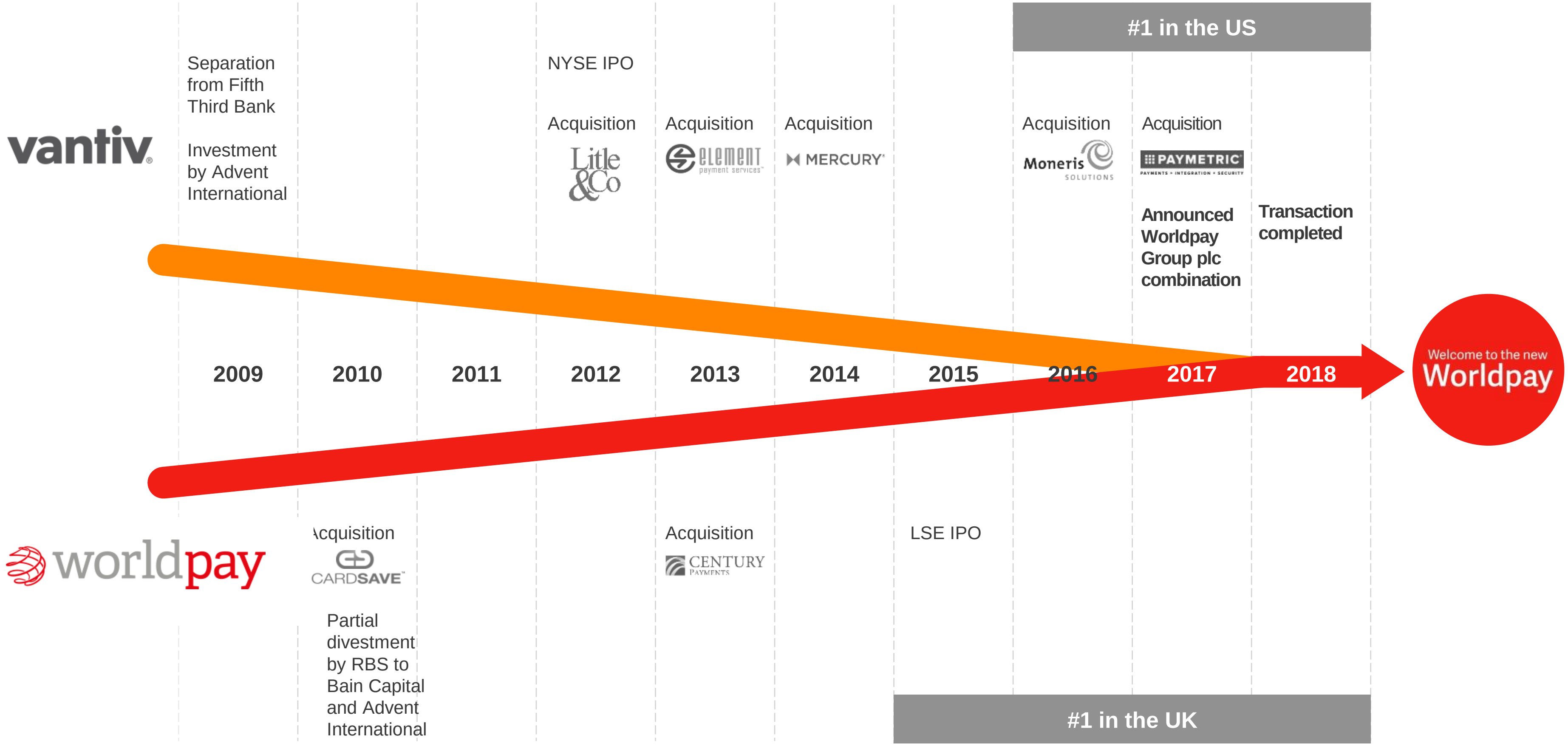
Broad and diverse distribution

- Global distribution reach
- Strong presence and partners in all major channels, including direct and indirect

Leading technology capabilities

- Faster speed to market for new products
- Ability to innovate at scale
- Seamless integrated technology

SHARED HERITAGE



POWERFUL BUSINESS MODEL

Leader in large, expanding global payments market

- Well-positioned in large and deep global payments industry
- Market expansion driven by adoption of electronic payments at a rapid pace around the world

Investing in high-growth segments

- Global e-commerce
- Integrated payments
- High-growth verticals
- Geographic expansion

Differentiated competitive advantages

- Unmatched global scale
- Broad and diverse distribution
- Leading technology capabilities

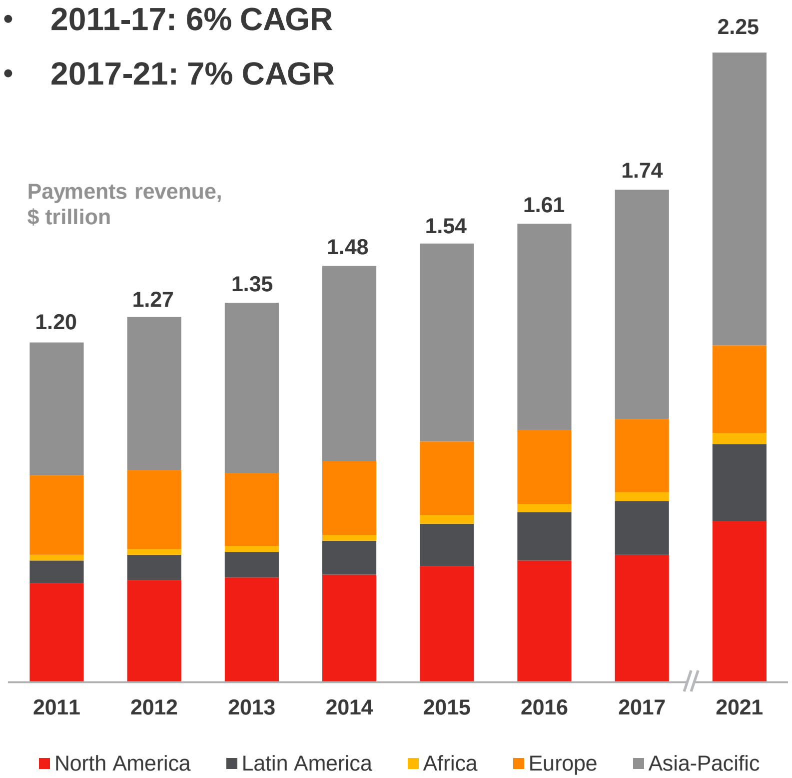
Compelling financial profile

- High-growth, recurring revenue stream
- Superior operating leverage
- Highly cash generative

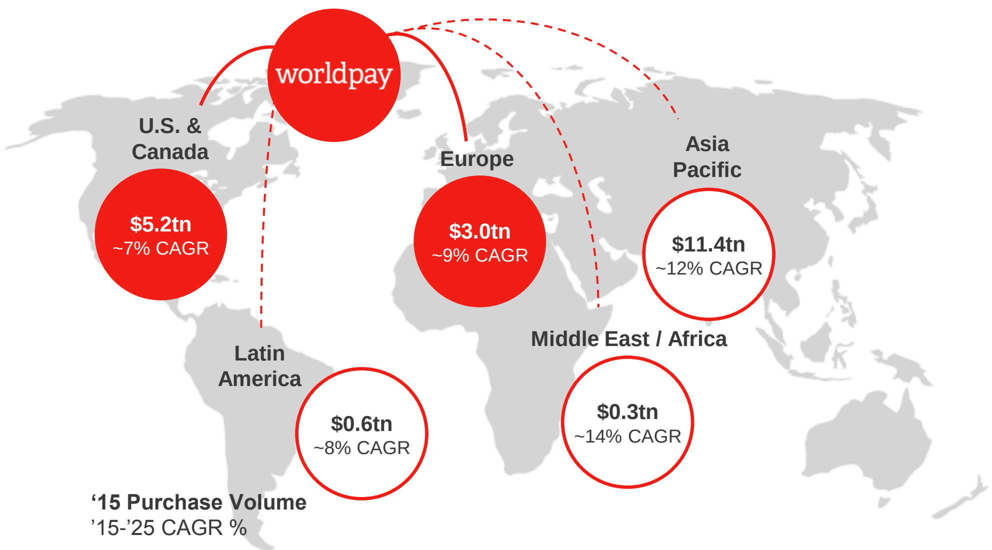
LEADER IN LARGE, GLOBAL SECULAR GROWTH MARKET

Global payments revenue continues to accelerate[1]

- 2011-17: 6% CAGR
- 2017-21: 7% CAGR



Leadership positions in US and Europe; strong footholds in emerging markets[2]



[1]McKinsey & Company; at fixed 2016 $ exchange rates, for the entire time series
[2]The Nilson Report (January 2017, issue 1102), McKinsey & Company

POSITIONED TO LEAD AND TRANSFORM ECOMMERCE

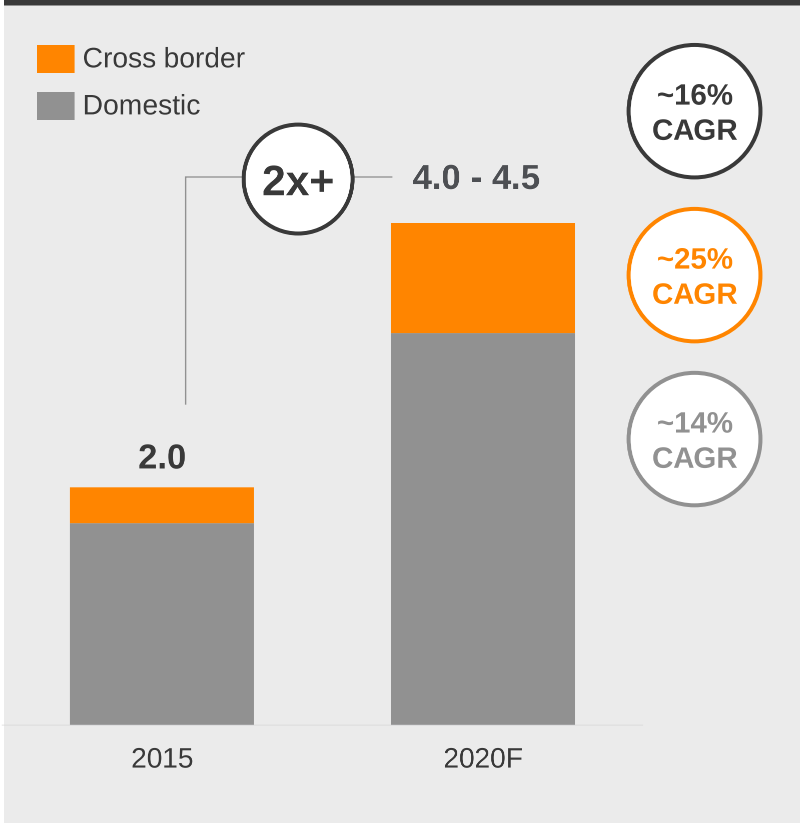
eCommerce is fastest-growing payments segment

- Volumes to double by 2020 at high-teens growth rate
- Strong secular growth powered by online adoption
- Cross-border eCommerce projected to grow at nearly twice as fast as broader eCommerce market, at ~25%
- Alternative and local payment methods gaining share

Worldpay, Inc. uniquely positioned to win in eCommerce

- Worldpay, Inc. #1 in cross-border eCommerce[1]
- Unrivaled technology and value-added services
- One-stop shop for global merchants

Global eCommerce Volume ($tn)[2]



[1]Illustrative figure based on 2016 pro forma volume for the combined company as compared to select peers
[2]McKinsey & Co.

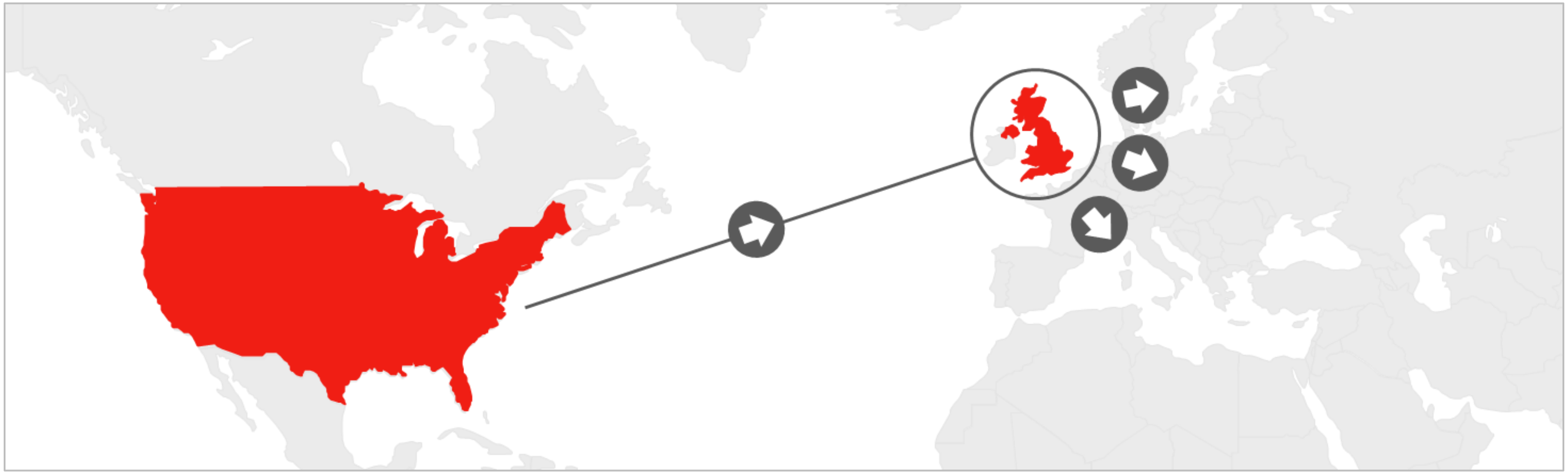
EXPANDING INTEGRATED PAYMENTS

Pioneer in integrated payments

- Established leader in US
- Unmatched capabilities
  - 1,000+ partners
  - 3,000+ integrations
  - Strong position in attractive SMB segment
- Differentiated products and value-added services

Compelling growth opportunities

- Reinforce Worldpay's position as partner of choice for US dealers and developers
- Follow existing US partners expanding overseas
- Deepen UK and European presence as demand accelerates



INVESTING TO SERVE HIGH-GROWTH VERTICAL MARKETS

Differentiated expertise

Track record of delivering expert solutions tailored to vertical-specific needs

- Digital
- Retail
- Grocery & Drug
- Travel

Opportunities to expand further

Deepen presence in high-growth verticals

- B2B
- Healthcare
- Gaming & Entertainment

FINANCIAL REVIEW

COMPELLING FINANCIAL PROFILE

High-growth, recurring revenue stream

- Recurring transaction fee revenue
- Stable revenue growth and diverse customer base
- Resilient business with high visibility and predictability
- Long-term contracts with high customer retention rates
- 40% of pro forma revenue from high-growth businesses

Significant operating leverage

- Superior cost structure
- Industry-leading margin profile
- Provides ability to drive continued earnings growth

Highly cash generative

- High free cash flow conversion provides ample flexibility to de-lever, deploy capital strategically, and reinvest in high-growth areas
- Low capex requirements
- Capital allocation priority to de-lever to 4x debt to EBITDA over next 12-18 months, invest in organic growth and M&A

Pro Forma 2017

$3.6bn
Net Revenue[1,2]

$1.7bn
Adjusted EBITDA[1,2]

47%
Margin[1,2]

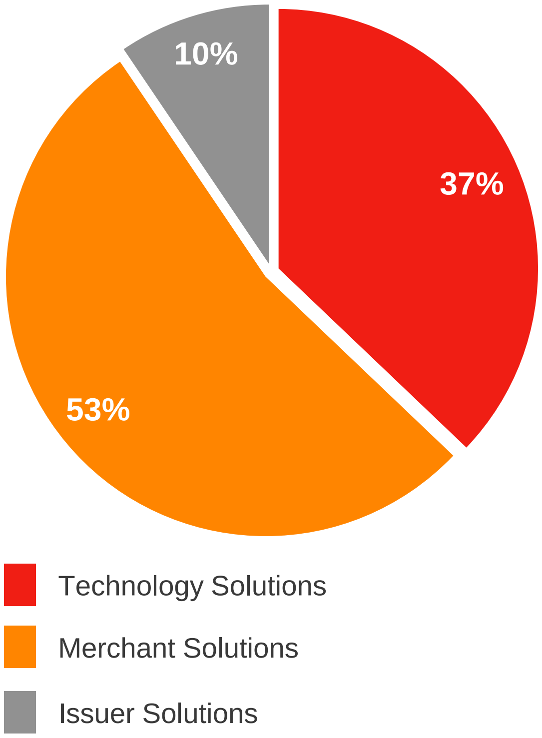
$1.4bn
Free Cash Flow[3]

Notes: in certain cases, numbers are rounded; assumes ~1.3 GBP to USD exchange rate

1. Figures shown are pro forma for combined company
2. Worldpay for illustrative purposes only; net revenue reflects reported gross profit for comparable reporting conventions to Vantiv; Underlying EBITDA shown for Worldpay, margin shown after taking into effect net revenue to gross profit adjustment
3. Free cash flow defined as Adjusted EBITDA – Capex

WORLDPAY, INC.
PRO FORMA HIGHLIGHTS

Pro Forma 2017 Net Revenue Mix



Full Year 2017	FY17	FY16	Growth	Growth (Constant Currency)
Net Revenue (millions)	$3,622	$3,372	7%	9%
Technology Solutions	$1,344	$1,108	21%	24%
Merchant Solutions	$1,934	$1,896	2%	4%
Issuer Solutions	$343	$368	(7%)	(7%)
Adjusted EBITDA (millions)	$1,695	$1,544	10%	12%
Adjusted EBITDA Margin	46.8%	45.8%	100 bps	
Adjusted Net Income (millions)	$991	$838	18%	

FIRST QUARTER 2018 AND FULL YEAR 2018 GUIDANCE

	1Q 2018 Guidance	FY 2018 Guidance
Net Revenue (millions)	**$825 – $840**	**$3,800 – $3,890**
GAAP Net Income Per Share	**$(0.51) – $(0.46)**	**$0.56 – $0.71**
Adjusted Net Income Per Share	**$0.76 – $0.79**	**$3.66 – $3.76**

Guidance Assumptions

- Excludes heritage Worldpay contribution for the dates prior to the transaction close (i.e. Jan. 1-15, 2018)
- Assuming the transaction closed on Jan. 1, 2017, Net Revenue outlook for 1Q18 and FY18 would have been $890-$905 million and $3,865-$3955 million, representing revenue growth of 9-11% and 7-9%, respectively
- Combined company guidance is based on an assumed exchange rate of US dollar/pound sterling of $1.35
- $200 million estimated run-rate cost synergies by end of third year post close; ~$45 million in cost synergies during 2018
- Depreciation and amortization excluding intangibles of $165-170 million
- $360 million in interest expense
- Effective tax rate of 13%, including the new company's tax structure and the impact of Tax Reform and Jobs Act of 2017
- 315-320 million shares outstanding
- Capex of $350 million, equal to ~9% of total revenue

INTEGRATION UPDATE

Disciplined approach toward achieving synergy targets

- ✓ Integration planning was well-advanced by closing
- ✓ Significant progress underway
- ✓ Cultures meshing well

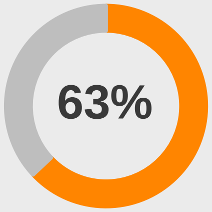
Making important tactical progress

- ✓ Prioritizing service delivery for clients and partners
- ✓ Heritage Worldpay's US salespeople able to sell full suite of Vantiv products

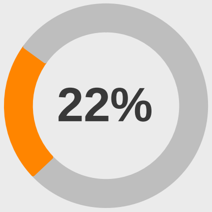
Clients reacting favorably to the potential of the New Worldpay

- ✓ Revenue synergies anticipated beginning mid-2019

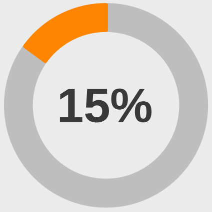
Confident in ability to achieve $200 million cost synergies target[1]



U.S. harmonization



Corporate overhead



Technology and operations overlap

[1]Estimated run-rate cost synergies by end of third year post close

STRONG TRACK RECORD OF M&A INTEGRATION

	MERCURY	element payment services	Litle & Co
Strategic Rationale	Integrated Payments	Integrated Payments	eCommerce
Year of Announcement	2014	2013	2012
Purchase Price	~\$1.7Bn (1)	~\$160MM	~\$360MM
% of Synergy Target Achieved	~120%	~100%	150%+
Integration Timing	2.5 Years	1 Year	Less Than 1 Year

Note
[1]Reflects cash purchase price paid at closing

CAPITAL ALLOCATION PRIORITIES

Reduce debt to ~4x Adjusted EBITDA within next 12-18 months

- Invest for organic growth in eCommerce, integrated payments, and high-growth verticals
- Add capabilities through selective M&A
- Repurchase shares

Appendix

FOURTH QUARTER HIGHLIGHTS

Fourth Quarter 2017 Vantiv, Inc.

	4Q17	4Q16	Growth
Net Revenue (millions)	$569	$502	13%
Merchant Services	$484	$412	17%
Financial Institution Services	$85	$90	(5)%
Adjusted EBITDA (millions)	$282	$248	13%
Adjusted EBITDA Margin	49.5%	49.5%	9 bps
Adjusted net income per share	$0.97	$0.75	29%

FY17	FY16	Growth
$2,123	$1,905	11%
$1,787	$1,546	16%
$336	$359	(6)%
$1,018	$912	12%
47.9%	47.9%	7 bps
$3.37	$2.73	23%

Fourth Quarter 2017 Heritage Worldpay Group plc

	4Q17	4Q16	Growth	Growth (Constant Currency)
Total Revenue (millions)	£1,293	£1,235	5%	8%
Net Revenue (millions)	£317	£301	5%	7%
Gross profit (millions)	£277	£266	4%	6%
Global eComm	£113	£93	21%	21%
WPUK	£104	£105	(1)%	(1)%
WPUS	£60	£67	(10)%	(5)%
Underlying EBITDA (millions)	£143	£130	10%	11%

FY17	FY16	Growth	Growth (Constant Currency)
£5,071	£4,541	12%	9%
£1,221	£1,124	9%	7%
£1,067	£985	8%	7%
£424	£357	19%	19%
£404	£397	2%	2%
£239	£232	3%	(2)%
£520	£468	11%	11%

ADJUSTED EBITDA

		Year Ended 12/31/2012	Year Ended 12/31/2013	Year Ended 12/31/2014	Year Ended 12/31/2015	Year Ended 12/31/2016	Year Ended 12/31/2017	Quarter Ended 12/31/2017	Quarter Ended 12/31/2016
Per 10-K / 10-Q	**EBITDA**	**$372.8**	**$518.3**	**$589.9**	**$680.0**	**$802.3**	**$1,272.8**	**$625.9**	**$201.9**
	Transition Costs (a)	0.6	0.6	0.1	0.0	0.0	0.0	0.0	0.0
	Debt refinancing and hedge term costs (b)	86.7	20.0	26.5	0.0	0.0	0.0	0.0	0.0
	Share based compensation	33.4	29.7	42.2	30.5	35.9	47.9	12.8	10.0
	Acquisition and Integration Costs (c)	10.4	14.5	38.4	62.6	37.6	130.1	62.3	15.2
	Network Compliance Fee (d)	6.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Non Operating Income Expense (e)	0.0	0.0	(26.7)	31.3	36.2	(432.8)	(419.2)	21.3
	Adjusted EBITDA	**$509.9**	**$583.1**	**$670.4**	**$804.4**	**$912.0**	**$1,018.0**	**$281.8**	**$284.4**
Comparability Adjustments	Depreciation and Amortization (f)	(43.1)	(60.5)	(76.5)	(85.5)	(79.2)	(100.6)	(25.1)	(22.4)
	Interest Expense (g)	(54.6)	(40.9)	(79.7)	(105.7)	(109.5)	(140.7)	(43.2)	(28.2)
	Adjusted Tax Expense (h)	(152.2)	(161.1)	(141.2)	(162.6)	(184.2)	(133.8)	(39.0)	(50.1)
	JV Non-Controlling Interest (i)	0.0	0.0	(0.6)	(1.5)	(1.2)	(1.8)	(0.7)	0.4
	Pro Forma Adjusted Net Income	**$260.0**	**$320.5**	**$372.4**	**$449.1**	**$537.8**	**$641.1**	**$173.7**	**$148.1**
	Adjusted Shares Outstanding	213.8	206.0	199.2	200.9	197.2	190.1	178.6	197.2
	Pro Forma Adjusted Net Income Per Share	**$1.22**	**$1.56**	**$1.87**	**$2.24**	**$2.73**	**$3.37**	**$0.97**	**$0.75**

VANTIV'S NON-GAAP RECONCILIATION

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, June 2014, and October 2016 as well costs associated with the early termination of our interest rate swaps in March 2012.

c) Represents acquisition and integration costs incurred in connection with our acquisitions, charges related to employee termination benefits and other transition activities. Included in Transition, acquisition and integration costs for the three months and year ended December 31, 2017, is a charge of $3.5 million and $41.5 million, respectively, to G&A related to a settlement agreement stemming from legacy litigation of an acquired company.

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

e) Non-operating income for the three months and year ended December 31, 2017, primarily consists of a gain of approximately $418.9 million relating to the impact to the tax receivable agreement ("TRA") liability as a result of the Tax Cuts and Jobs Act ("Tax Reform") being enacted on December 22, 2017, and an unrealized gain of approximately $8.7 million for the three months and $33.1 million for the year ended, respectively, relating to the change in fair value of a deal contingent forward entered into in connection with the Worldpay Group plc acquisition, partially offset by the change in fair value of a TRA entered into as part of the acquisition of Mercury ("Mercury TRA"). Nonoperating expense for the three months and year ended December 31, 2016, relates to the change in fair value of a TRA entered into as part of the acquisition of Mercury as well as expenses relating to the refinancing of our senior secured credit facilities in October 2016.

f) 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.

g) 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.

h) Represents adjustments to income tax expense to reflect an effective tax rate of 34.0% for 2017, 36% for 2016 and 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.

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