2009 Third Quarter Results

October 27, 2009

PEOPLE > SERVICE > TECHNOLOGY

©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

Forward-Looking Statements

This presentation contains forward-looking statements about the future operating results of TSYS. These statements are based on management's expectations and assumptions and are subject to risks, uncertainties and changes in circumstances. Actual results may differ materially from those set forth in the forward-looking statements due to a variety of factors. More information about these risks, uncertainties and factors may be found in TSYS' 2008 Annual Report on Form 10-K, Quarterly Reports on Form 10-Q and Current Reports on Form 8-K which have been filed with the Securities and Exchange Commission. TSYS does not assume any obligation to update any forward-looking statements as a result of new information, future developments or otherwise.

©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

Use of Non-GAAP Financial Measures

This slide presentation contains certain non-GAAP financial measures determined by methods other than in accordance with generally accepted accounting principles. Such non-GAAP financial measures include the following: operating margin excluding reimbursable items, revenues and operating income measured on a constant currency basis and EBITDA. The most comparable GAAP measures to these measures are operating margin, revenues and operating income, respectively. Management uses these non-GAAP financial measures to assess the performance of TSYS' core business. TSYS believes that these non-GAAP financial measures provide meaningful additional information about TSYS to assist investors in evaluating TSYS' operating results. These non-GAAP financial measures should not be considered as a substitute for operating results determined in accordance with GAAP and may not be comparable to other similarly titled measures of other companies. The computations of the non-GAAP financial measures used in this slide presentation are set forth in the Appendix to this slide presentation.

©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

Agenda

- Phil Tomlinson, Chairman and CEO
  - Quarterly Highlights
- Jim Lipham, Chief Financial Officer
  - Financial Highlights
- Q&A

©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

Phil Tomlinson

Chairman and Chief Executive Officer

PEOPLE > SERVICE > TECHNOLOGY

©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

Jim Lipham

Chief Financial Officer

PEOPLE > SERVICE > TECHNOLOGY

©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

Consolidated Selected Quarterly Financial Highlights

3Q 09 vs. 2Q 09		3Q 09 vs. 3Q 08
↑ 5%	Total Revenues	↓ 2%
↑ 3%	(Constant Currency Basis)	↑ 1%
↑ 2%	Revenues Before Reimbursable Items	↓ 4%
↔ 0%	(Constant Currency Basis)	↓ 1%
↑ 6%	Operating Income	↓ 8%
↑ 3%	Total Cardholder Transactions	↓ 6%

©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

Selected Quarterly Financial Highlights

Consolidated Income Statement

(dollars in millions except per share data)	Year over Year 3Q09	3Q08	% Chg	Sequential 2Q09	% Chg
Total Revenues Before Reimbursable Items	$359.0	$372.7	(3.7%)	$350.7	2.4%
Total Revenues	432.3	439.4	(1.6%)	412.0	4.9%
Total Expenses	344.4	344.1	0.1%	329.2	4.6%
Operating Income	87.9	95.3	(7.8%)	82.8	6.1%
Income from Continuing Operations	58.3	64.2	(9.2%)	52.9	10.1%
Net Income	55.0	64.1	(14.1%)	53.4	3.0%
Basic EPS	0.28	0.32	(13.9%)	0.27	3.0%
Operating Margin	20.3%	21.7%		20.1%	
Operating Margin Excluding Reimbursable Items	24.5%	25.6%		23.6%	

©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

Client Movement Since 3Q08

AOF Summary

Sep 08	355.5 million
Internal growth	29.6 million
New clients	25.7 million
Purges/Sales	(31.3)million
Deconversions	(37.4)million
Sep 09	342.1 million

Client Adds

Green Dot
Home Retail Group
Barclay's Bank
Deutsche Bank

Purges

Charming Shoppes
Green Dot
Compucredit
Chase Canada

Clients Lost

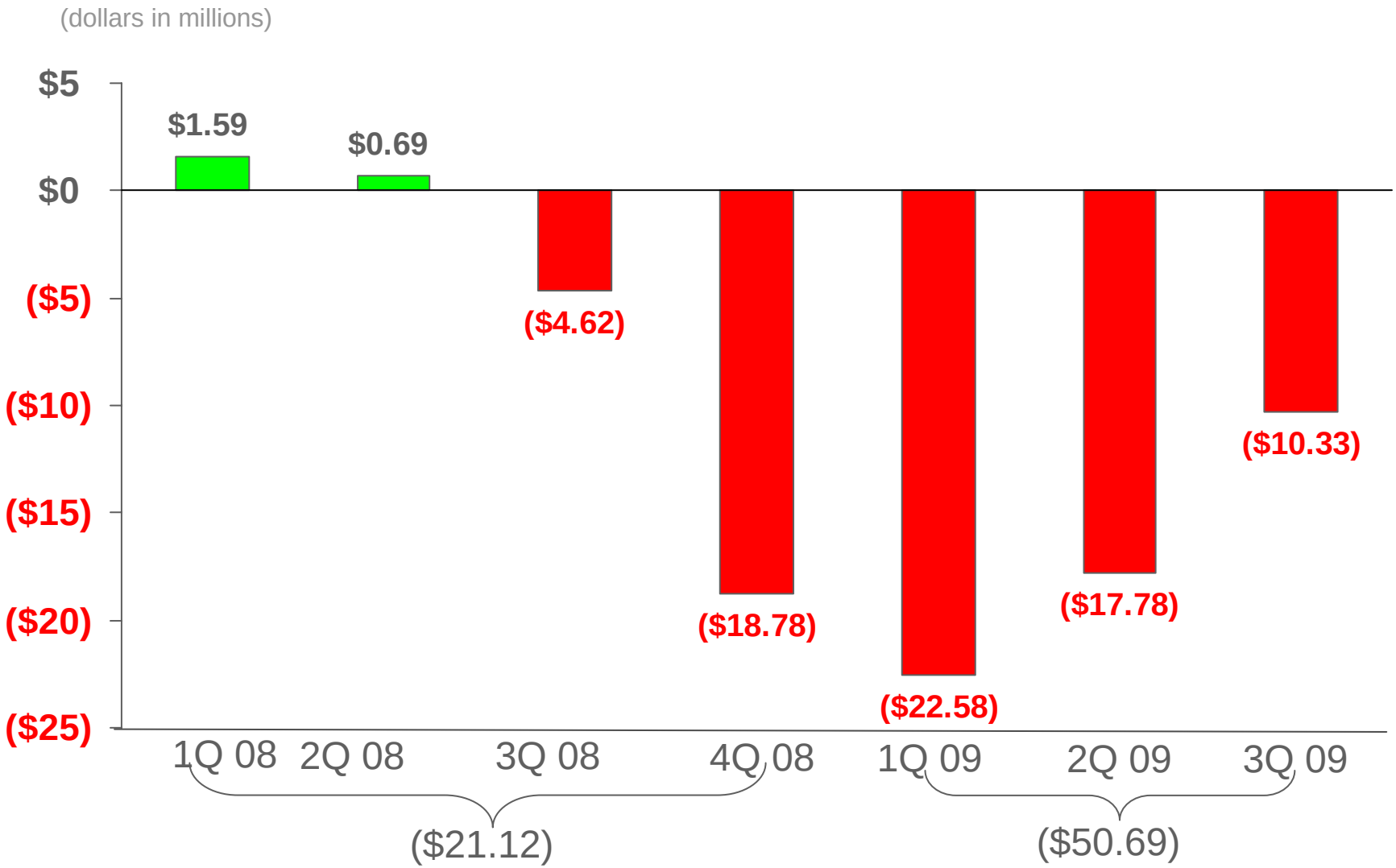
Washington Mutual
Nordstrom

Portfolio Summary

	Sep		Year-over-year		Jun	Sequential	
(in millions)	2009	2008	Change	Due to:	2009	Change	Due to:
Consumer	189.2	211.1	(21.9)	Deconversions	191.2	(2.0)	Deconversions/Purges
Retail	39.2	51.1	(11.9)	Deconversions/Purges	51.7	(12.5)	Deconversions/Purges
Commercial	46.0	41.8	4.2	Conversion	44.4	1.6	Conversion
Government services	24.6	20.5	4.1	Normal seasonal increase	22.4	2.2	Normal seasonal increase
Stored Value	37.8	26.1	11.7	Client Adds	34.4	3.4	Client Adds
Debit	5.3	4.9	0.4		5.4	(0.1)	
	342.1	355.5	(13.4)		349.5	(7.4)	

©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

Impact of Currency Translation on Total Revenues



©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

3Q 2009 Year Over Year Segment Financial Highlights

North America

- Revenues of $261.6M
- Operating income of $60.7M
- Operating margin of 23.2%
- Operating margin excluding reimbursable items of 27.6%
- Same client transactions were 1.55 billion ↓ 0.2%

Key Drivers

- ($17.7M) revenues associated with deconverted clients or lost business
- Focus on expenses – redeploying workforce and utilizing less outside contract labor
- Operating margin increased 104 basis points
- Operating margin excluding reimbursable items increased 73 basis points

Volumes

- FTEs 5,000
- Accounts on file were 302.2M
- Total cardholder transactions were 1.56 billion ↓ 8.1%

©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

3Q 2009 Year Over Year Segment Financial Highlights

International

- Revenues of $86.2M
- Constant currency basis, revenues were $96.5M
- Operating income of $9.7M
- Operating margin of 11.3%
- Operating margin excluding reimbursable items of 11.7%
- Same client transactions were 274.8M ↑1.0%

Key Drivers

- Negative currency impact on revenues of ($10.3M)
- Revenue growth of 10% on a constant currency basis
- Expense growth related to infrastructure costs in Brazil and Japan negatively impacted operating margin by 399 basis points during 3Q09

Volumes

- FTEs 1,950
- Accounts on file were 39.9M
- Total cardholder transactions were 299.7M ↑10.2%

©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

3Q 2009 Year Over Year Segment Financial Highlights

Merchant

- Revenues of $93.8M
- Operating income of $17.5M
- Operating margin of 18.6%
- Operating margin excluding reimbursable items of 27.4%
- Point-of-sale transactions were 1.3 billion

Key Drivers

- Internal growth increasing revenue by 4%
- New clients offsetting lost clients
- Acquisition of Infonox
- Operating margin decreased 430 basis points
- Operating margin excluding reimbursable items decreased 192 basis points

Volumes

- FTEs 800
- POS transactions increased 3.8%

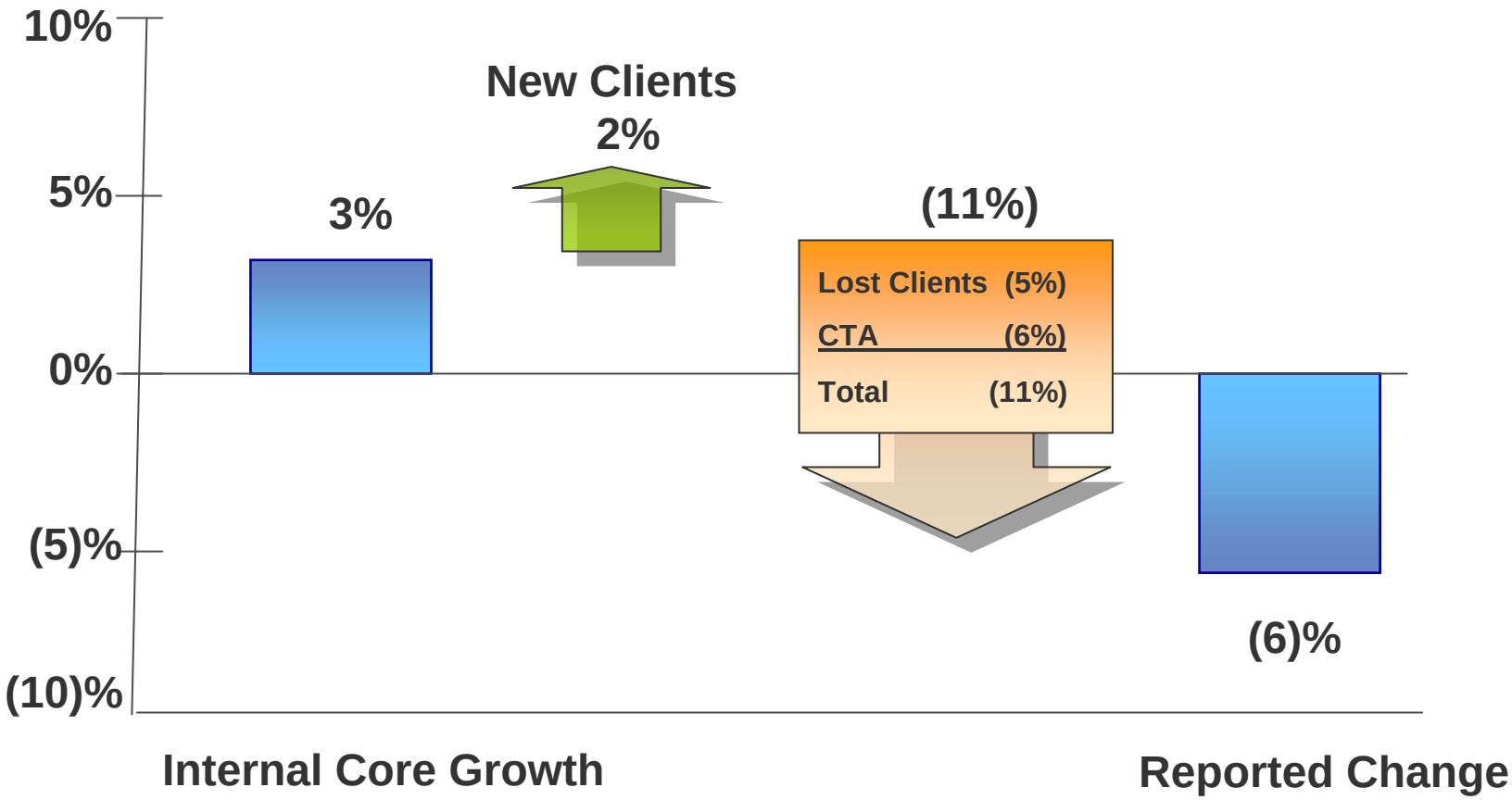
©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

Segment Transactions

(in millions)	North America-Cardholder	International-Cardholder	Merchant-POS
1Q 2008	1,589.6	217.4	1,327.4
2Q 2008	1,686.7	264.5	1,307.2
3Q 2008	1,693.1	272.1	1,289.2
4Q 2008	1,688.9	281.8	1,243.5
1Q 2009	1,481.0	247.9	1,226.1
2Q 2009	1,522.3	271.1	1,311.6
3Q 2009	1,555.8	299.7	1,338.5

©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

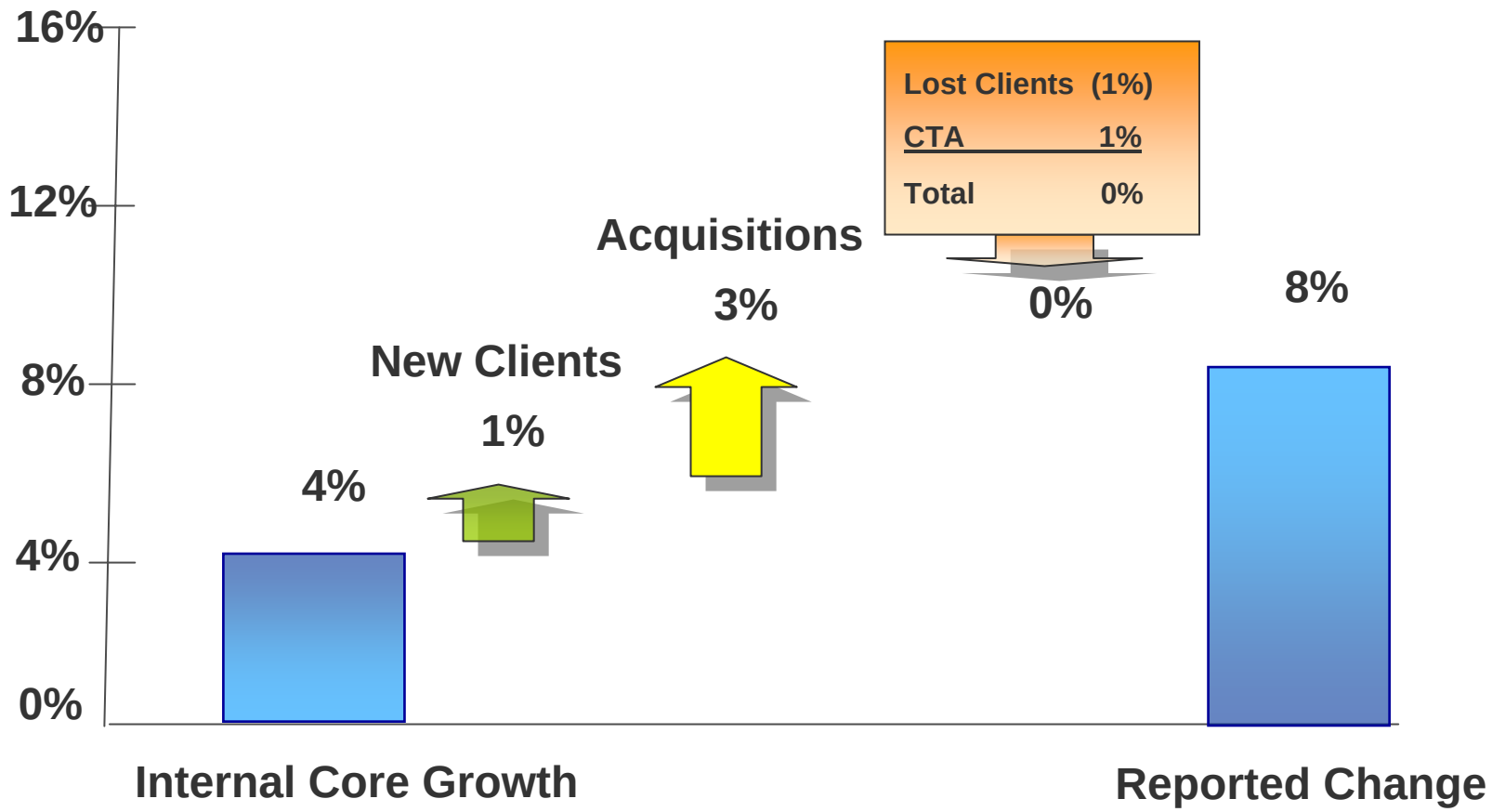
Revenue Change
Electronic Payment Processing Services



YTD 2009 vs. YTD 2008

©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

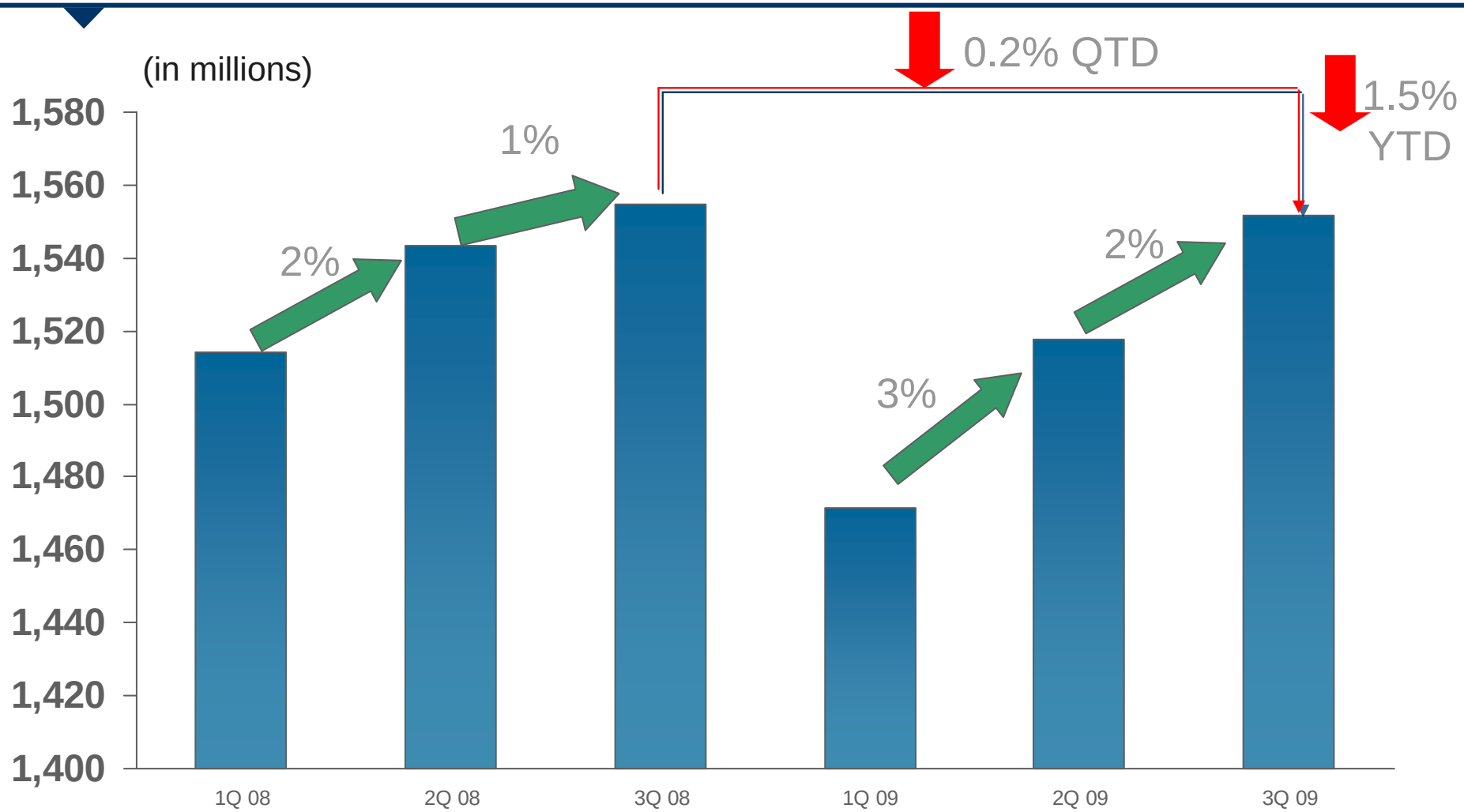
Revenue Change
Merchant Processing Services



YTD 2009 vs. YTD 2008

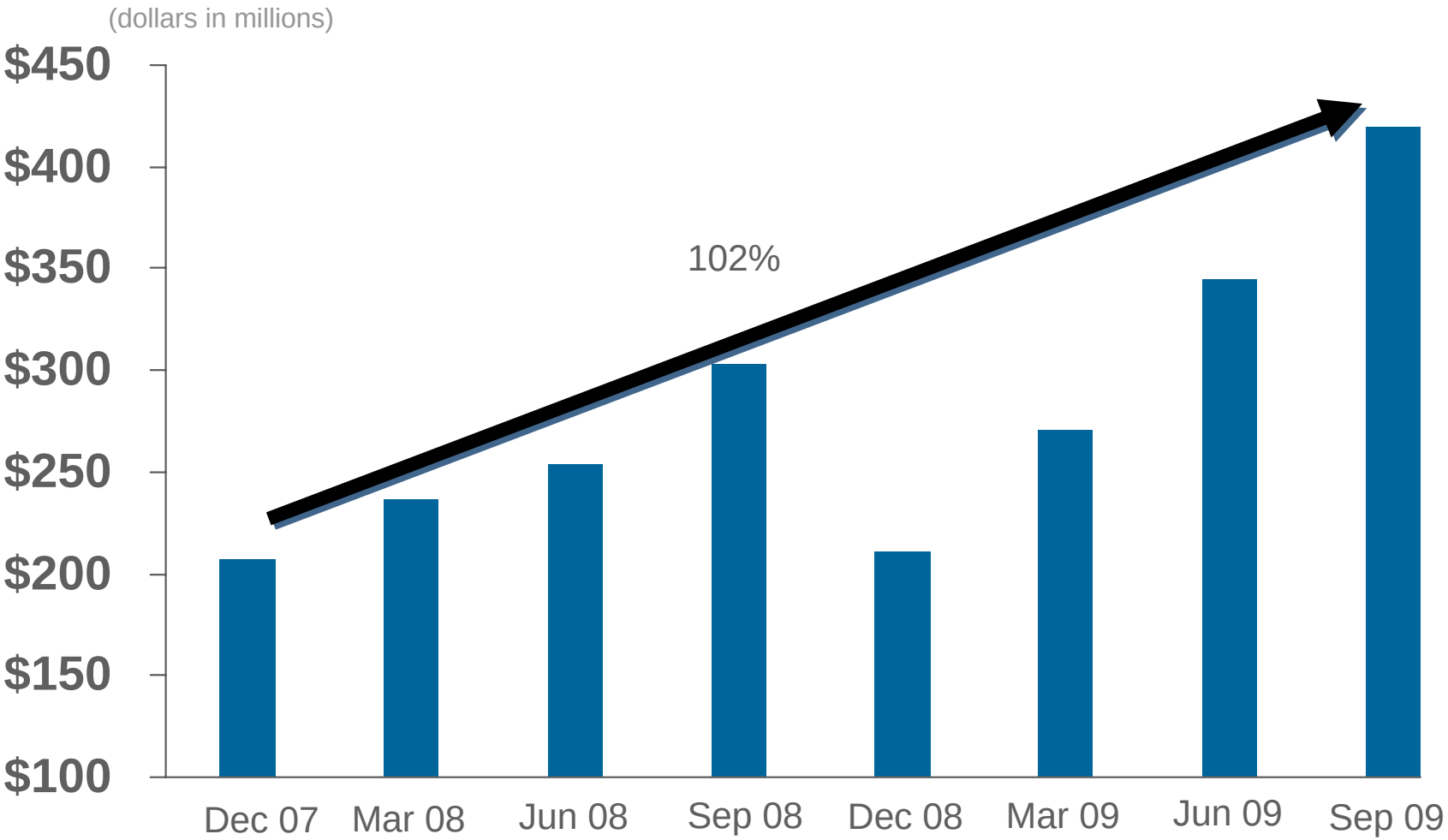
©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

North America Same Client Quarterly Transactions



©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

Cash Balance Since Spin-Off



November 08 – Repaid Loan $54 million
December 08 - Infonox Purchase $50 million

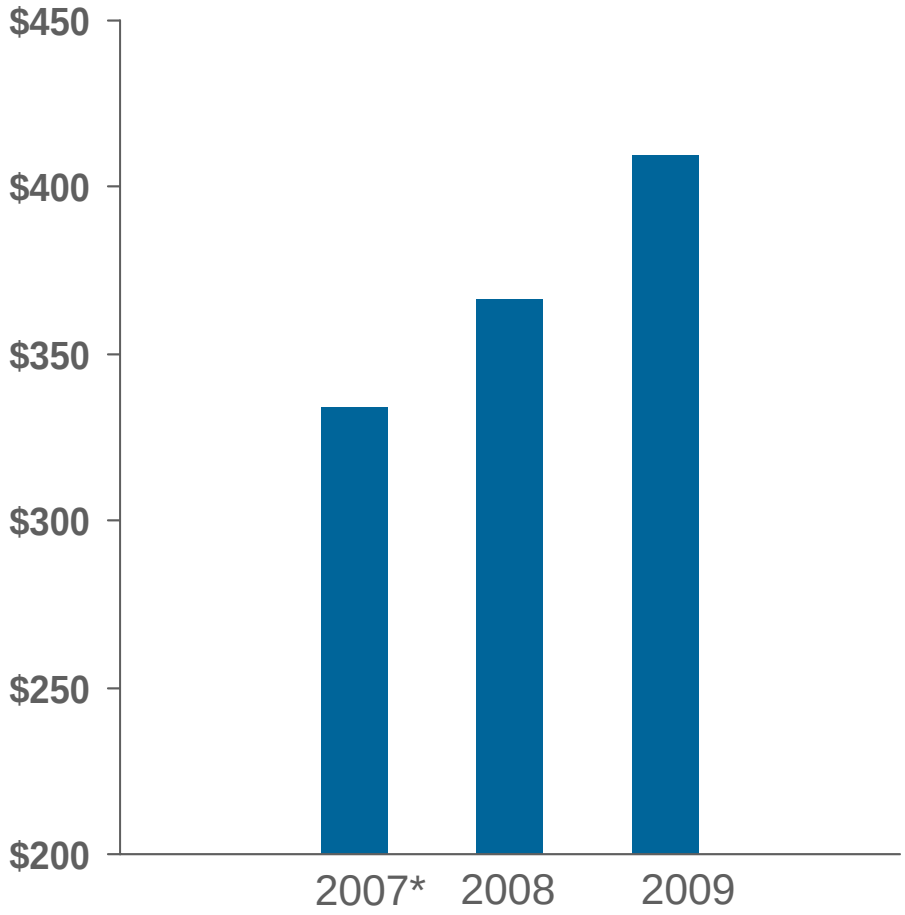
©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

CASH FLOW MEASURES

TTM – Trailing Twelve Months

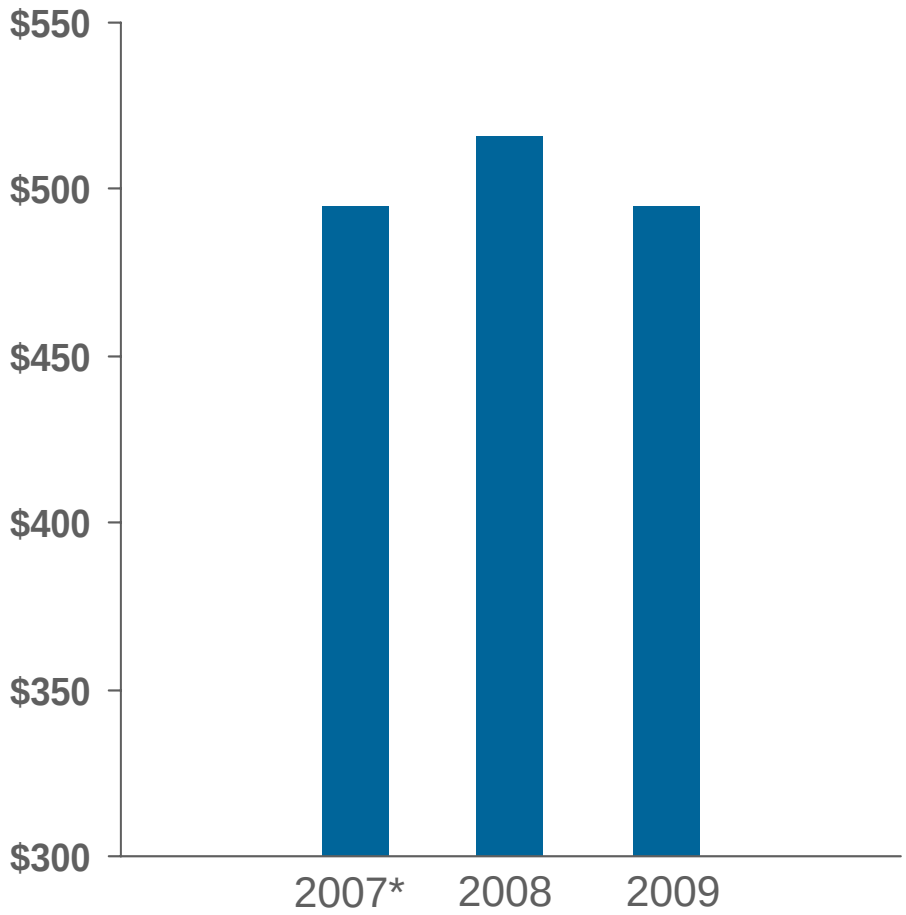
OPERATING CASH FLOWS

(dollars in millions)



EBITDA

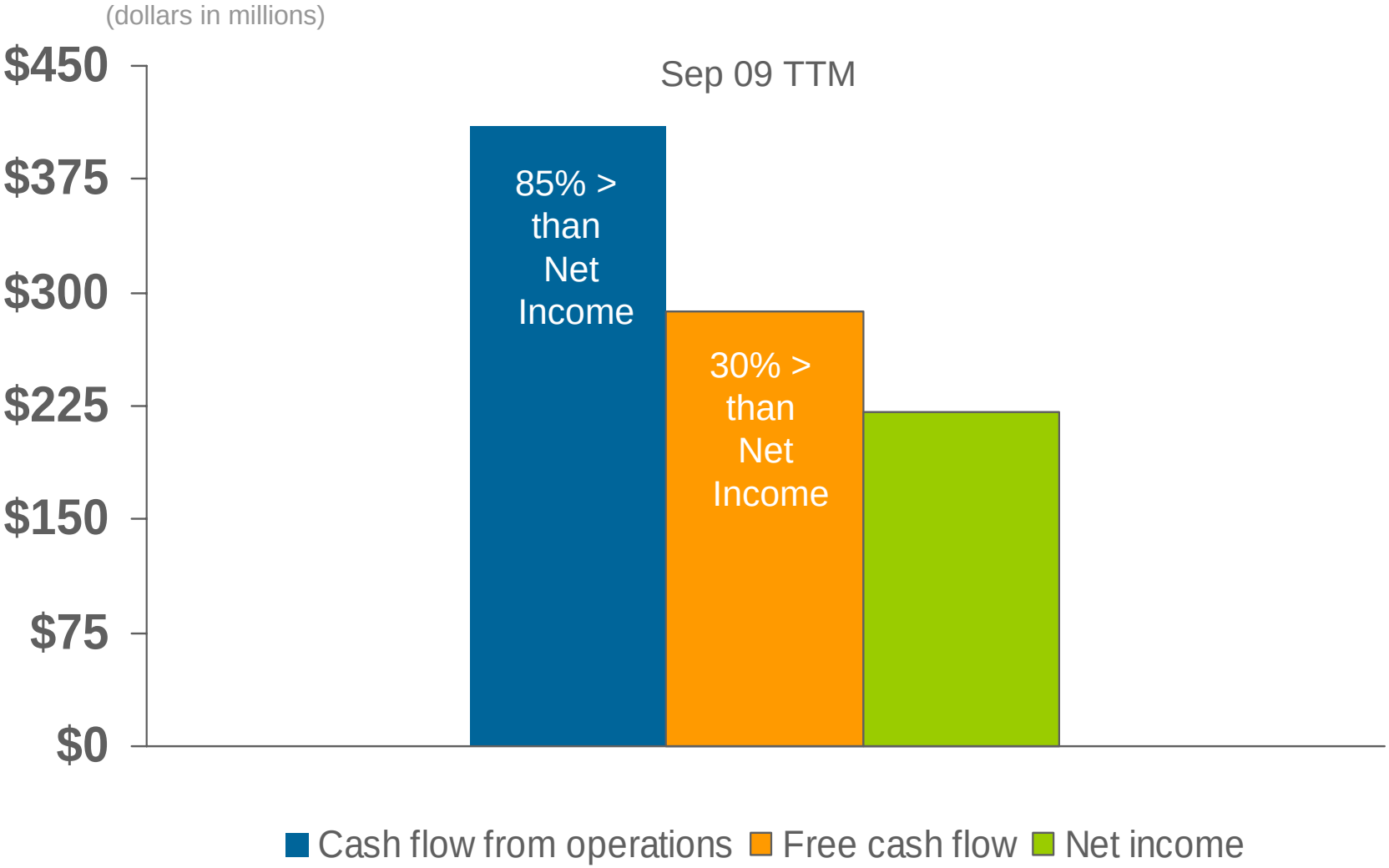
(dollars in millions)



(2007 excludes 4Q06 Bank of America termination fee)

©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

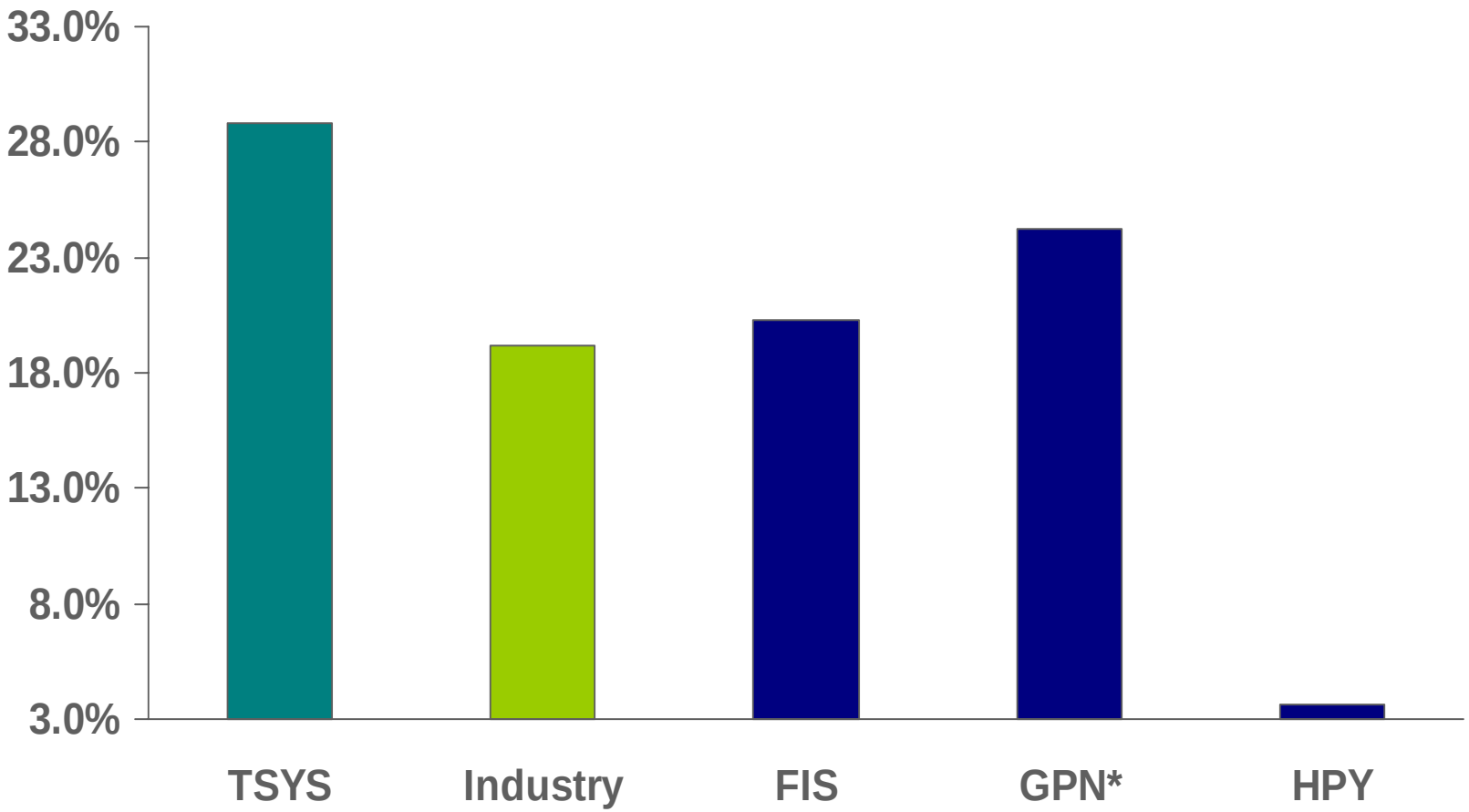
Cash Flows From Operating Activities, Free Cash Flow and Net Income



TTM = Trailing Twelve Months

©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

Cash Flow Comparatives – Operating Cash Flow to Revenue



TTM = Trailing Twelve Months

GPN Adjusted for timing of Settlement Assets

©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

Jim Lipham

Chief Financial Officer

PEOPLE > SERVICE > TECHNOLOGY

©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

Q&A

©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

Appendix Non-GAAP Reconciliation – Constant Currency

	Three Months Ended					Nine Months Ended Sept 30,		
	Sept 30,		Percent	June 30,	Percent			Percent
	2009	2008	Change	2009	Change	2009	2008	Change
Consolidated								
Constant currency (1)	$ 442,627	439,446	0.7 %	429,772	3.0 %	$ 1,303,914	1,288,902	1.2 %
Foreign currency (2)	(10,331)	-	(2.4)	(17,779)	1.9	(50,692)	-	(3.9)
Total revenues	$ 432,296	439,446	(1.6) %	411,993	4.9 %	$ 1,253,222	1,288,902	(2.8) %
Constant currency (1)	$ 368,726	372,704	(1.1) %	367,617	0.3 %	$ 1,103,142	1,088,889	1.3 %
Foreign currency (2)	(9,760)	-	(2.6)	(16,896)	2.0	(48,009)	-	(4.4)
Revenues bef reimb items	$ 358,966	372,704	(3.7) %	350,721	2.4 %	$ 1,055,133	1,088,889	(3.1) %
Constant currency (1)	$ 89,534	95,290	(6.0) %	85,723	4.4 %	$ 256,634	278,234	(7.8) %
Foreign currency (2)	(1,678)	-	(1.8)	(2,944)	1.7	(7,885)	-	(2.8)
Operating income	$ 87,856	95,290	(7.8) %	82,779	6.1 %	$ 248,749	278,234	(10.6) %
International Services								
Constant currency (1)	$ 96,503	88,090	9.6 %	94,211	2.4 %	$ 287,098	237,816	20.7 %
Foreign currency (2)	(10,331)	-	(11.7)	(17,779)	10.3	(50,692)	-	(21.3)
Total revenues	$ 86,172	88,090	(2.2) %	76,432	12.7 %	$ 236,406	237,816	(0.6) %
Constant currency (1)	$ 92,326	85,119	8.5 %	90,179	2.4 %	$ 274,442	230,107	19.3 %
Foreign currency (2)	(9,760)	-	(11.5)	(16,896)	10.3	(48,009)	-	(20.9)
Revenues bef reimb items	$ 82,566	85,119	(3.0) %	73,283	12.7 %	$ 226,433	230,107	(1.6) %
Constant currency (1)	$ 11,369	16,751	(32.1) %	12,163	(6.5) %	$ 32,798	35,937	(8.7) %
Foreign currency (2)	(1,678)	-	(10.0)	(2,944)	11.6	(7,885)	-	(21.9)
Operating income	$ 9,691	16,751	(42.1) %	9,219	5.1 %	$ 24,913	35,937	(30.7) %

nm = not meaningful

(1) Reflects current period results on a non-GAAP basis as if foreign currency rates did not change from the comparable prior year period.

(2) Reflects the impact of calculated changes in foreign currency rates from the comparable period.

©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

Appendix Non-GAAP Reconciliation – Consolidated Operating Margin Excluding Reimbursable Items

	Consolidated		
	Three Months Ended		
	Sep 30, 2009	Jun 30, 2009	Sep 30, 2008
Operating income (a)	$ 87,856	82,779	95,290
Total Revenues (b)	$ 432,296	411,993	439,446
Reimbursable items	73,330	61,272	66,742
Revenues before reimbursable items (c)	$ 358,966	350,721	372,704
Operating margin (a)/(b)	20.32%	20.09%	21.68%
Operating margin excluding reimbursables (a)/(c)	24.47%	23.60%	25.57%

©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

Appendix Non-GAAP Reconciliation – Segment Operating Margin Excluding Reimbursable Items

	North America			International			Merchant		
	Three Months Ended			Three Months Ended			Three Months Ended		
	Sept 30, 2009	June 30, 2009	Sept 30, 2008	Sept 30, 2009	June 30, 2009	Sept 30, 2008	Sept 30, 2009	June 30, 2009	Sept 30, 2008
Operating income (a)	$ 60,703	58,177	63,168	$ 9,691	9,219	16,751	$ 17,462	15,383	17,090
Total Revenues (b)	$ 261,580	264,984	284,935	$ 86,172	76,432	88,090	$ 93,834	80,338	74,613
Reimbursable items	41,670	42,035	49,859	3,606	3,149	2,971	30,029	18,185	16,256
Revenues before reimbursable items (c)	$ 219,910	222,949	235,076	$ 82,566	73,283	85,119	$ 63,805	62,153	58,357
Operating margin (a)/(b)	23.21%	21.95%	22.17%	11.25%	12.06%	19.02%	18.61%	19.15%	22.90%
Operating margin excluding reimbursables (a)/(c)	27.60%	26.09%	26.87%	11.74%	12.58%	19.68%	27.37%	24.75%	29.29%

©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

Appendix Non-GAAP Reconciliation – EBITDA

(in thousands)	Three months ended							
	9/30/2009	6/30/2009	3/31/2009	12/31/2008	9/30/2008	6/30/2008	3/31/2008	12/31/2007
Net income	$55,026	$53,447	$46,526	$66,328	$64,074	$63,084	$56,614	$45,680
Adjusted for:								
Add: Net income attributable to noncontrolling interests	300	571	415	255	374	697	250	541
Add: Discontinued operations	2,932	(1,120)	3,343	(302)	(269)	(234)	(233)	(253)
Deduct: Equity in income of equity investments	(1,623)	(1,626)	(1,043)	(1,064)	(3,062)	(1,109)	(2,162)	(1,651)
Add: Income taxes	31,795	29,229	27,415	30,227	34,091	33,981	32,907	42,207
Deduct: Nonoperating income (expense)	(574)	2,278	1,458	(5,003)	82	429	(1,280)	(6,188)
Add: Depreciation and amortization	39,194	38,293	39,478	39,132	39,991	40,013	39,157	38,029
EBITDA	$127,050	121,072	117,592	129,573	135,281	136,861	125,253	118,365

©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

Appendix Non-GAAP Reconciliation – EBITDA

(in thousands)	Twelve months ended 9/30/2009	9/30/2008	9/30/2007
Net income	$221,327	$229,452	$278,821
Adjusted for:			
Deduct: Bank of America termination fee	-	-	(67,873)
Add: Net income attributable to noncontrolling interests	1,541	1,862	1,740
Add: Discontinued operations	4,853	(989)	(3,696)
Deduct: Equity in income of equity investments	(5,356)	(7,984)	(5,034)
Add: Income taxes	118,666	143,186	146,780
Deduct: Nonoperating income (expense)	(1,841)	(6,957)	(23,378)
Add: Depreciation and amortization	156,097	157,190	167,640
EBITDA	$495,287	515,760	495,000

©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.

Appendix Non-GAAP Reconciliation – Free Cash Flow

	Trailing Twelve Months Ended 9/30/2009
Cash flows from operating activities	$ 409,468
Less:	
Purchases of property and equipment	(33,811)
Additions to licensed computer software from vendors	(31,595)
Additions to internally developed computer software	(26,168)
Additions to contract acquisition costs	(30,555)
Free cash flow	$ 287,339

©2009 Total System Services, Inc.® Proprietary. All rights reserved worldwide.