



## MAGNIFIDE™ MSP Implemented at Navy Federal Credit Union



FIDELITY NATIONAL  
INFORMATION SERVICES

Navy Federal Credit Union successfully implemented FIS' MAGNIFIDE MSP: Collections, the first module of MAGNIFIDE MSP, in early February and became the first client to perform collections activities with MAGNIFIDE MSP. MAGNIFIDE MSP, FIS' next-generation mortgage servicing system, eases the procedures for bringing a delinquent mortgage current.

Jim Little, manager of the Mortgage Collections Branch at Navy Federal, said, "We have beta tested MAGNIFIDE MSP: Collections for several months and are excited to be the first to implement this system. Default management and collections is constantly changing, and MAGNIFIDE MSP: Collections puts Navy Federal in a great position to meet those changes head-on."

FIS has made a significant investment to re-architect its industry-leading Mortgage Servicing Package (MSP) and is dedicating

more than 200 employees to the project. This innovative, dynamic servicing solution increases scalability and maintains reliability for which MSP is known, as well as sets the foundation for continued support and growth. MAGNIFIDE MSP is a flexible, open and easy to use servicing system that provides consistent, real-time functionality.

"Implementing MAGNIFIDE MSP: Collections gives us the flexibility to service our members' needs," said Sue Kihl, Assistant Vice

President of Mortgage and Equity Systems and Support at Navy Federal. "We will benefit from costs savings in servicing delinquent accounts and decreases in losses and penalties from foreclosures. We look forward to implementing the

next functional area – MAGNIFIDE MSP: Loss Mitigation."

All functions that are part of mortgage servicing will be included in MAGNIFIDE MSP and delivered in phases, with Collections being the

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## PRESIDENT'S MESSAGE

*Hugh Harris, President, Fidelity National Information Services, Mortgage Servicing division*



The beginning of 2006 has been very exciting for our company. On the first of February, we closed a merger with Certegy. Less than a week later, MAGNIFIDE MSP: Collections was implemented at Navy Federal Credit Union. Of course, preparations for the 23<sup>rd</sup> Annual Information Exchange are also in process, and we continue to enhance MSP with home equity line of credit and private label servicing functionality.

### Merger

In early February, we announced the completion of a merger that combined Fidelity Information Services and Certegy to form a single publicly traded company that will do business under the name of Fidelity National Information Services, Inc. (FIS). This merger creates one of the largest and most powerful financial institution technology processing and services companies in the world. For more details about this merger, please see page 12.

As always, we continue to be committed to investing in and delivering leading mortgage products and services to you. With the merger, we expect very little change to the mortgage business, but are excited that we are now well equipped to provide a full range of data processing, payment, risk management and loan origination offerings. With the power of these combined companies, our vast client base and employee expertise, we possess the critical mass, market leadership and operating efficiencies to deliver the highest possible value to your organization at the least possible cost.

Please take a look at our updated Web site for additional information on Fidelity National Information Services ([www.fidelityinfoservices.com](http://www.fidelityinfoservices.com)).

### MAGNIFIDE MSP

After several months of beta testing, MAGNIFIDE MSP: Collections was implemented at Navy Federal Credit Union the first week of February. Navy Federal is the first to implement MAGNIFIDE MSP: Collections. I would like to thank Navy Federal for their partnership in this project.

### MSP

While we are very excited about the progress with MAGNIFIDE MSP, we continue to enhance MSP to ensure its success, as well as your success, for years to come. In 2005, we added 1.2 million lines of code and 17 enhancements. More MSP achievements are listed on page 11.

### 23<sup>rd</sup> Annual Information Exchange

Make plans to join us at the 23<sup>rd</sup> Annual Information Exchange, April 30 – May 3, so we can share more information on the merger, MSP and MAGNIFIDE MSP.

Thank you for your support in 2005, and I look forward to a great 2006.

momentum

NEWS ABOUT MORTGAGE  
SERVICING IN MOTION

# Certified Mortgage Servicer Designation . . . One Year Later

When FIS entered into a partnership with CampusMBA, the education arm of the Mortgage Bankers Association (MBA), to create a Certified Mortgage Servicer (CMS) professional designation, the company knew there was much to be done to launch the program. The curriculum needed to be set and courses had to be designed to fulfill that curriculum. Exactly one year later, FIS is on track to complete all the courses this Spring.

To achieve the CMS Specialist designation, an individual must complete all of the requirements for one of the following three tracks:

- CMS Track 1: Loan Administration
- CMS Track 2: Financial Control and Investor Administration
- CMS Track 3: Default Administration

For each track, participants must complete approximately 11 courses, all of which are online, with the exception of the Best Practices seminars. Participants are required to complete an exam for each course, each level (three levels in each track) and the track.

To achieve the Master CMS designation, an individual must complete all three tracks and then complete the Master CMS exam.



## CMS Participants

To date, more than 420 industry professionals have signed up for the CMS designation, including more than 165 FIS employees. Five of those are currently seeking their Master CMS (completion of all three tracks and the Master CMS exam).

## Success Story

One of the courses in the Default Administration track of the CMS is Default Best Practices. Ted Eric May, managing attorney with Sheldon May & Associates in Rockville Centre, New York, enrolled in the Default Best Practices workshop to gain an understanding of the default practices from the lenders' and servicers' side of the business. When asked what he found most beneficial about the workshop, Ted said, "The format of the workshop and the frank discussions – not only between the instructors and the attendees but from attendee to attendee – made the workshop worthwhile. Too often, classroom environment etiquette takes over and attendees merely sit and follow along from a book. This was not the case with this program; the interactive participation made this a worthwhile workshop."

Ted also commented on the instructors' experience, saying, "The instructors have been in the field for a number of years and have a real-world understanding of the industry. Their practical, real-world approach makes this course a must for servicers, lenders and anyone involved in the default field."

## CMS Designation

The CMS designation recognizes residential mortgage servicers for their professional excellence. The content is servicing-focused and can be universally applied to all servicers and servicing systems across the industry. More information is available at [www.campusmba.org](http://www.campusmba.org) or by calling 202.557.2763.

*Momentum, News about Mortgage Servicing in Motion* is a quarterly publication designed to inform, educate and communicate with clients, prospects and business partners of Fidelity National Information Services' (FIS) Mortgage Servicing division. The goal of the publication is to provide useful information about FIS clients, solutions, products, enhancements and business partners, as well as industry issues and developments.

We encourage feedback from our readers. Please send comments to:

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If you are a FIS client and would like to receive *Momentum* or add a co-worker to the distribution list, please contact Rachel Watkins.

## MAGNIFIDE™ MSP continued from pg 1

first functionality delivered. FIS will provide clients with the support they need prior to, during and after implementation to ensure users maximize the benefits in the system.

Be sure to read the next issue of *MAGNIFIDE Update* for more information on the implementation of MAGNIFIDE MSP at Navy Federal. In the next issue of *Momentum*, we will feature the success of MAGNIFIDE MSP at Navy Federal.



The Navy Federal MAGNIFIDE MSP Team (from left to right): Janet Johnson – Mortgage Collections Lead; Jim Little – Manager of Mortgage Collections; Sue Kihl – Assistant Vice President of Mortgage and Equity Systems and Support; Ian Oleszak – Functional Systems Design Analyst; Nancy LaRocca – Mortgage Collections Supervisor.

### What is MAGNIFIDE MSP?

*FIS has embarked on a plan to re-architect its core servicing system to meet the future needs of clients.*

*The Mortgage Servicing Package (MSP) re-architecture will increase scalability, maintain reliability for which the system is known and set the foundation for continued support and growth. FIS' mission is to provide consistent, real-time functionality. A main precept of this re-architected servicing system is to put the majority of the servicing functionality in the core system and eliminate the need for add-on workflow products.*

*FIS has begun rolling out the re-architected system in phases. Collections was the first functionality to be delivered.*

## Walk the Red Carpet at FIS' Feature Presentation: Solutions for Success



FIS cordially invites you to the 23<sup>rd</sup> Annual Information Exchange (IE) – *FIS' Feature Presentation: Solutions for Success* – April 30 through May 3 at the Orlando World Center Marriott. More information about the conference, including schedules and session information, is available on the PowerCell Web site at <http://iportal.fnfismd.com>. You will need a user ID and password, which can be obtained from your company's system/FIS portal administrator.

Registration materials were recently mailed. Clients may also register for this conference online on the PowerCell Web site, by clicking the Information Exchange link under "In the Spotlight."

### Opening Session

We are pleased to announce the speaker for the Opening Session on Monday evening . . . Bob Eubanks, former host of "The Newlywed Show." Eubanks' presentation, *The Power of Partnership*, is a highly entertaining and humorous look at maintaining a balance between people skills and the rapid growth of technology.

### General Session

FIS executives will take the stage at the General Session to update you on FIS products and services and provide an outlook for the coming months. In addition, Navy Federal employees will talk about their experiences so far with MAGNIFIDE MSP, and CampusMBA will provide an update on the Certified Mortgage Servicer program. We will also introduce the new chair of the Mortgage Advisory Board.

Please send any IE-related questions to [information.exchange@fnf.com](mailto:information.exchange@fnf.com).



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FIS thanks Navy Federal for their support as a beta client for MAGNIFIDE MSP and recognizes their leadership team led by Sue Kihl and Jim Little.



## ***FIS Completes Successful Year-End***

Each year, FIS completes year-end processing on behalf of its MSP clients. This is a resource-intensive project that is a culmination of activities throughout the year. FIS' year-end process enables clients to comply with government regulations and internal reporting requirements by compiling loan information, generating exception and balancing reports and creating annual statements for mortgagors.

This year, FIS completed and balanced all daily, month-end, quarter-end and year-end processing for MSP clients by 5:00 p.m. on January 1. More than 38 million loans for 89 clients were processed while maintaining normal system access for clients.

"We completed our first full year on FIS' MSP on December 31, 2005," said Jose Cordero, system operations supervisor at Doral Financial. "One of the many benefits we recognized was the transparent completion of the December month-end and year-end 2005 process. In addition to the transparent completion, there were many attributes of FIS' overall year-end preparation process that we took advantage of, including year-end training classes and the year-end checklist. We were very impressed with the assistance we received from FIS and are looking forward to many more years on MSP."

## ***ELI Boards 2.2 Million Loans to MSP in 2005***

FIS' Electronic Loan Interface (ELI) loan boarding tool converted more than 2.2 million loans to its industry-leading Mortgage Servicing Package (MSP) in 2005 – a 10 percent increase in loans boarded from 2004.

ELI is an intuitive system that enables servicers to board loans from MSP, non-MSP and correspondents' origination systems, resulting in a simplified loan transfer process. Since this standardized application produces the necessary loan setup transactions, the days of building interfaces to board loans are over.

"2.2 million loans is a staggering number compared to where we were just a couple of years ago. FIS is very proud that the application has grown so much over the last few years," said Lee Ward, senior IT business consultant for FIS. "Our ELI user group has played a great role in this with the suggestions they offer. FIS takes those recommendations and marries them to improvements that make the application more flexible and functional."

"We have used ELI to board our loans to MSP for five years," said Jama Nation, mortgage servicing system administration and acquisition manager of BB&T. "Before ELI, we had to submit programming requests to have new loan interface changes made. Now, we control the loan interface and are able to make changes

quickly. ELI has made our small mergers and data conversions much more efficient, and with the helpful reports ELI provides, we can analyze new data before moving the loans to MSP."

ELI's flexibility ensures data integrity and offers more control over the loan boarding process. It leads to improved accuracy in the set up process as fewer manual entries are needed, and clients use ELI to scrub

incoming data. The tool also provides dynamic conversion tables, mapping facilities and online conversion reports to eliminate errors.

"We added ELI to our suite of FIS products in 2000 and immediately began using it for converting loans we gained through bulk acquisitions," said Mike Alexander, first vice president of U.S. Bank Home Mortgage and former chairman of FIS' ELI Users Group. "Prior

to ELI, we were limited to the number of times we could test the loan conversion – usually just once or twice. With ELI, we are able to test the new loans as often as we need to. In addition, because ELI gives us greater control over the conversion process, it has saved us time and money as we transfer acquired loans to MSP."

FIS continues to enhance ELI to meet the needs of the growing number of clients using the ELI tool. Nation said, "FIS' implementation services staff is very responsive to our requests."

***"ELI has made our small mergers and data conversions much more efficient."***

***Jama Nation  
Mortgage Servicing System Administration  
and Acquisition Manager  
BB&T***

## ***FIS Offers XSell® to MSP Users***

FIS recently formed a partnership with XSell, LLC to offer XSell's customer service marketing solution to companies using FIS' Mortgage Servicing Package (MSP). XSell enables mortgage servicers to transform inbound customer calls into sales opportunities by providing a platform to support the creation, exchange and close of customer leads created through a service interaction. FIS has tightly integrated XSell with Director, allowing real-time assessment of opportunities and personalization of offers during a customer contact.

With XSell, MSP users are able to leverage existing customer relationships and improve their cross-selling capabilities. Clients use XSell to retain servicing customers as they seek refinancing, as well as offer home equity lines of credit and a variety of insurance products. XSell users have the potential to see quick increases in the number of products used by each customer and improve their servicing economies by boosting fee income.

"We implemented XSell into FIS Director and targeted home equity lines of credit and refinance opportunities," said Mike Koster, president and chief operating officer of EverHome Mortgage. "In the months following, we experienced a greater call transfer volume to our sales center, as well as a higher application rate for calls that went through the XSell system. As a result, we plan to continue adding product options to XSell."

The XSell platform assigns a Return on Presentment<sup>SM</sup> score for every customer and product to identify and prioritize cross-sell opportunities. When a customer interaction occurs, a personalized offer is presented that contains customer, product and offer-specific marketing messages. This information can be delivered in real time by the customer service representative, voice response unit

or Web-based self-service site. Once the customer has indicated interest in the product offering, the platform facilitates straight-through processing to the appropriate internal or third-party product fulfillment center. This automation decreases processing time, increases close rates and reduces expenses.

"FIS is excited about the new partnership with XSell," said Bruce Andrews, senior vice president of FIS' Business Partners organization. "We now have a new product offering that enables our

Director clients to leverage existing customer relationships to enhance loan retention, cross-sell and ancillary revenues, while providing superior customer service."

To find out more about this exciting new solution, please contact your Account Director.



*"We experienced a greater call transfer volume to our sales center, as well as a higher application rate for calls that went through the XSell system."*

***Mike Koster  
President and Chief Operating Officer  
EverHome Mortgage***

# Expanded Learning Opportunities at FIS Mortgage Campus

Several months ago, FIS began offering professional services remotely. Clients were able to leverage FIS' training and consulting services via telephone, iLinc and at their headquarters. For many clients, this is an easier, more convenient and less expensive form of training and consulting. FIS is now further enhancing its professional services capabilities with the introduction of a more flexible and enhanced learning delivery mechanism – FIS Mortgage Campus.

## Introducing FIS Mortgage Campus

FIS Mortgage Campus is a dynamic new Web site for business knowledge development that contains up-to-date information with multi-media functionalities. This engaging learning environment will provide FIS clients with a one-stop shop for all their training, consulting and mentoring needs.

FIS Mortgage Campus has replaced FIS' former training Web site – Fidelity Learning & Information Site (FiLIS). FiLIS was focused only on the training courses that FIS offered its clients. FIS Mortgage Campus has taken on a completely new look and feel and provides information on FIS' training, consulting and mentoring services.

## What's Available

On FIS Mortgage Campus, clients can view pictures of the professional services management team, enabling a more personal relationship with the FIS staff. Clients can also read an overview and description of FIS' Hire Intelligence offerings.

FIS' library of Cases-in-Point are housed on FIS Mortgage Campus. Cases-in-Point are summaries that highlight problems clients were facing and the resolutions FIS helped them to implement.

Lastly, clients can click on Showcase to view upcoming offerings and request services. This section of the site will continue to be enhanced as additional services become available. Each page of the site also includes a quick link to the Cases-in-Point.

To access this site, go to <http://fiscampus.fnfismd.com>.

## E-Learning

With FIS Mortgage Campus, FIS is offering true Web-based learning for the first time. These electronic-learning (e-learning) courses will be delivered via a Blackboard platform. Blackboard is a superior third-party learning management system that leads the e-learning industry. It enables FIS to take its intellectual property and convert it



to electronic learning. More information on the Blackboard platform can be found at [www.blackboard.com](http://www.blackboard.com).

While FIS is focused on growing its e-learning offerings, instructor-led classes will continue. In addition, FIS will provide subject matter experts when clients opt for e-learning solutions. For example, FIS may have subject matter experts available at scheduled times, giving clients an opportunity to actively engage an expert and ask questions. The subject matter experts will also direct clients to other learning resources.

## Everything in One Place

FIS Mortgage Campus will provide clients with one location for all their learning needs. This Web site provides information on MSP and other FIS products, as well as the mortgage industry as a whole. With FIS Mortgage Campus, clients will have the opportunity to learn at their own pace. They will be able to select the courses they want to take, and then complete the material as scheduling permits. In addition, taking advantage of FIS' professional services offerings is much more cost-efficient for the company because there are no travel-related expenses.



### Transition to FIS Mortgage Campus

As we transition to FIS Mortgage Campus, clients will receive three separate communications that include tips and things to consider to maximize the potential FIS Mortgage Campus offers. These include:

- Communications Considerations – helps clients ensure their management is informed and their employees know how to access and utilize FIS Mortgage Campus.
- Environment Considerations – assists clients in understanding the software and hardware requirements for FIS Mortgage Campus.
- Staff Considerations – provides items to consider when transitioning employees to e-learning and other opportunities available on FIS Mortgage Campus.

### Coming Improvements

With a future phase of the Web site, your FIS Mortgage Campus and CampusMBA logons will be synchronized, giving you one logon to access both learning sites. Clients will also be able to register for FIS and CampusMBA courses online. Finally, pictures and biographies for the professional services consultants will be added, enabling clients to become more familiar with FIS' experts. Watch for more information regarding this.



## FIS' Enterprise Command and Control Center Opens

In 2005, FIS officially opened its Enterprise Command Center (ECC) on the Jacksonville, Fla. campus. The ECC consists of Network Operations, Server Operations, Mainframe Operations and Production Control for the Mortgage Servicing and Enterprise Banking Solutions divisions of FIS.



*FIS' New Enterprise Command and Control Center.*

The ECC is a centralized base of operations, where staff visually track and manage service delivery from beginning to end, while helping to reduce reaction time and customer down time during critical situations. This state-of-the-art facility provides management and technicians with access to current data pertaining to an event to properly assess business

impact, as well as provide input into the decision-making process.

“FIS continues to evolve its 24x7 operation as products and infrastructure develop additional functionality. In addition to being positioned to react instantaneously to any situation, the ECC will enable us to increase the proactive monitoring of our clients' infrastructure to avoid interruption of service,” said Harold Fackler, senior vice president of FIS' Advanced Technology Solutions division.

Next time you are in Jacksonville, arrange for a tour of the ECC by contacting your Account Director.

# mosp

## ENHANCEMENT REVIEWS

### **HUD 92080 Reporting for Acquired Loans (EN 2995, IP 1893, MSP 05-18)**

This standard enhancement enables you to generate HUD 92080 mortgage record change notices for newly acquired loans within 15 days of the transfer of servicing. This enables you to comply with the U.S. Department of Housing and Urban Development's (HUD) reporting requirements as stated in the Mortgagee Letter 2003-17.

### **IPS Check Disbursement Process (IP 1914, MSP 05-34)**

This optional enhancement enables you to send disbursement checks to Integrated Payment Systems (IPS). In turn, IPS can print and disburse checks on individual and mass tax disbursements each day.

### **OLLW ATTY Work Window (FP5151, IP 1915, MSP 06-01)**

This fast-path enhancement expands Online LetterWriter fields O237-O250 and O261, enabling you to enter any of the attorney codes currently available for entry in the TP field on the ATTY work window in the default workstations. You can set up or modify existing letter templates with these expanded OLLW fields.

### **NCHFA (North Carolina Housing Finance Agency) Automated Investor-Delinquency Reporting (IP 1923, MSP 06-02)**

This optional enhancement enables you to generate monthly investor reports for the North Carolina Housing Finance Agency (NCHFA) on external output file #2334, NCHFA Investor – Delinquency Reporting. Fidelity National Information Services sends the file to NCHFA via EDI. Installation of this enhancement enables you to comply with the reporting requirements of the North Carolina Housing Finance Agency.

### **ELOC Replacement Bills and Corrected Unpaid Bills to Data Tape (EN3001, IP 1902, MSP 06-03)**

This standard elective enhancement enables you to send replacement and corrected ELOC bills to print vendors via data tape. Additionally, this enhancement enables you to control existing pricing models with print vendors and reduce internal exception processing tasks.

## ***BankUnited Signs Multi-Year Renewal for FIS' MSP***



BankUnited, the largest financial institution headquartered in Florida, recently signed a multi-year contract renewal to service its 32,000 mortgage loans on FIS' Mortgage Servicing Package (MSP).

"We have serviced our mortgages on MSP for more than 15 years," said Carlos Fernandez-Guzman, executive vice president of bank services for BankUnited. "MSP has positively impacted our overall servicing costs, increased productivity and improved efficiencies for our bank. MSP also facilitated regulatory compliance for us, as well as the execution and implementation of controls related to Sarbanes-Oxley."

## ***Ofori Lender Services Signs Contract for FIS' MSP***

Ofori Lender Services signed a multi-year contract to service its 5,000 mortgage loans on FIS' Mortgage Servicing Package (MSP). Because Ofori primarily services Ginnie Mae manufactured housing loans, it must adhere to strict reporting requirements. MSP supports Ginnie Mae's reporting requirements, and MSP is supported by experts who understand the complex reporting and are able to help Ofori meet those requirements. With MSP, Ofori automates all areas of its loan servicing, including default management and federal regulatory reporting.

"In addition to providing a superior servicing system in MSP, FIS' staff provides expert support, especially in the areas of reporting and regulatory compliance," said Karen Carter of Ofori Lender Services. "We look forward to leveraging MSP and our partnership with FIS in our future growth."

## ***EverHome Signs Multi-Year Contract Renewal for FIS' MSP***

EverHome Mortgage Company<sup>SM</sup> recently signed a multi-year contract renewal to service more than 280,000 mortgage and home equity line of credit loans on FIS' Mortgage Servicing Package (MSP).

"EverHome has enjoyed a long relationship with FIS and its knowledgeable staff," said Mike Koster, president and chief operating officer of EverHome Mortgage. "FIS clearly offers the industry's leading mortgage servicing platform and has the customer support and service to back it up."

## ***MSP: Notables***

In 2005, FIS made several notable accomplishments as part of its commitment to MSP.

- Added 1.2 million lines of code
- Installed 17 standard enhancements
- Installed five optional enhancements
- Completed 178 custom projects
- Completed 12 service packs/releases
- Installed 12 home equity line of credit enhancements

FIS will continue its strong commitment to MSP in 2006 and beyond.

In addition to renewing the MSP contract, EverHome is upgrading to Customer CareNet 3.6, which gives the company an enhanced, comprehensive, Web-based customer service solution. The company is also upgrading its existing TeleVoice IVR solution to include a call recording feature, which enables EverHome to record all or part of every call for quality assurance and/or confirmation of certain transactions. TeleVoice offers an automated voice response system that provides EverHome's customers with immediate, secure access to loan-related information, enabling EverHome to enhance customer service without increasing staff.

# Merger Closes Between Fidelity National Information Services and Certegy

The merger between Fidelity National Financial, Inc., (NYSE:FNF) and Certegy Inc. (NYSE:CEY) closed on February 1. The new company, Fidelity National Information Services (FIS) is a publicly traded, majority-owned subsidiary of Fidelity National Financial.

This merger expands the product offerings of FIS and the markets we serve. However, we do not expect the merger to have any impact on mortgage servicing clients and business partners. The executives and employees that you know well will remain with the company, and will continue to be committed to delivering quality products and services.

Bill Foley will serve as Chairman of the Board of Directors for FIS. Former Certegy Chairman and Chief Executive Officer Lee Kennedy is the Chief Executive Officer of FIS.



Bill Foley

“FIS is now one of the largest financial institution technology processing and services companies in the world,” said FIS Chairman William P. Foley, II. “FIS is uniquely positioned to offer a broad suite of data processing, payment and risk management services to financial institutions and retailers and we are very excited about the potential to increase both the depth and

breadth of the relationships we will have with our current and future customers.”

Fidelity National Information Services, Inc. (NYSE:FIS) is a leading provider of core financial institution processing, card issuer and transaction processing services, mortgage loan processing and related information products and outsourcing services to financial institutions, retailers, mortgage lenders and real estate professionals. FIS maintains a strong global presence, serving over 7,800 financial institutions and over 100,000 retailers in more than 60 countries worldwide.



Lee Kennedy

*“FIS is now one of the largest financial institution technology processing and services companies in the world.”*

**William P. Foley, II**  
Chairman  
FIS



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