



**Paul F. Walsh**  
Chairman & CEO

Industry Experience: 30 years

Initial IPO: June 2000

NYSE: EFD

Corporate HQ: Scottsdale, AZ

Number of Employees: 5,500+

#### CORPORATE BRANDS

ChexSystems<sup>SM</sup>

CONNEX<sup>TM</sup>

DebitBureau<sup>®</sup>

IST<sup>®</sup>

SCAN<sup>SM</sup>

ClearCommerce<sup>®</sup>

WildCard Systems



**E · FUNDS<sup>SM</sup>**

## eFunds Corporation

Headquartered in Scottsdale, Ariz., eFunds Corporation (NYSE: EFD) is an industry leader with nearly 30 years of experience and expertise in electronic payments and risk management. Today, eFunds provides electronic funds transfer (EFT) software and processing, fraud and risk management, and global outsourcing solutions to financial institutions, credit unions, retailers, electronic funds transfer networks, government agencies and other businesses around the world.

Chances are when someone opens a bank account, uses an ATM, purchases goods/services via the Internet, presents a check, uses a debit, gift or payroll card at a merchant, they are coming in contact with eFunds. eFunds connects consumers to the world of electronic payments and provides information to ensure the security and integrity of those transactions.

Committed to providing excellent customer service and award-winning products, eFunds enables a better way for trusted commerce by helping its clients to reduce transaction and infrastructure costs, detect potential fraud and enhance relationships with customers. eFunds is a technology pioneer in:

- EFT with its **CONNEX<sup>TM</sup>** and **IST<sup>®</sup>** offerings;
- Risk management and fraud detection with its **ChexSystems<sup>SM</sup>** and identity verification solutions;
- Prepaid and stored value with its **WildCard Systems** offerings;
- POS check verification with its **SCAN<sup>SM</sup>** offering; and
- Online retail payment processing and fraud prevention with its **ClearCommerce<sup>®</sup>** solutions.

### Corporate Quick Facts

Number of worldwide Associates	More than 5,400
Number of worldwide locations	17
Number of branch locations using ChexSystems at new account desk	More than 100,000
Average monthly settlements	More than \$9 billion
Number of U.S. transactions processed by eFunds software	More than 80%*
Number of consumer debit records in DebitBureau <sup>®</sup>	More than 3 billion

## Principal Locations



## Markets Served

- Financial Services
  - Financial Institutions/credit unions
  - Card Issuers / EFT networks
- Telecommunications
- Retail
  - Brick and mortars/Online
- Government

\* Source: ATM & Debit News EFT Data Book, March 2005  
\*\*2004 total transactions include EFT, ACH, EBT and Retail.

## Executive Leadership

**Tommy Andrews**  
SVP, Corporate Development

**Jack Benton**  
SVP & Division Executive,  
International

**Steven F. Coleman**  
SVP, General Counsel &  
Secretary

**Kathleen Flanagan**  
SVP & Division Executive,  
Global Services Group

**George Gresham**  
SVP, Finance &  
Chief Financial Officer

**Rahul Gupta**  
SVP & Division Executive,  
Payment Account Solutions

**Michele Langstaff**  
SVP, Human Resources  
& Administration

**Kay Nichols**  
SVP, Strategy & Marketing

**Larry Park**  
SVP & Division Executive  
Prepaid Solutions

**Clyde Thomas**  
CIO & SVP of Technology



## Core Capabilities

eFunds is a leading provider of electronic payments, ATM, risk management and global outsourcing solutions that offers a flexible suite of products and services to meet diverse client needs. Core capabilities and competencies include:

**Electronic Payment Solutions** – A pioneer in EFT software development, eFunds' CONNEX™ and IST® software solutions are industry-leading technology that serve as the foundation for its EFT, ACH and EBT processing businesses. The company offers nearly 100% uptime with continuous processing capabilities and a complete, open platform software suite. It also offers a full spectrum of prepaid and stored value solutions through the company's WildCard Systems division. eFunds' Electronic Payment solutions help improve customer service and streamline operations with a comprehensive suite of back office products and expert services.

- In 2004, eFunds software was used to process more than 80%\*of all EFT transactions in the United States, and the company itself processed more than 8 billion EFT, EBT and ACH transactions through its own data centers
- WildCard Systems processed 70 million prepaid transactions in 2004, including both general purpose (open network) and proprietary (closed/branded network) card transactions
- Software awards include the International Tandem User Group Availability Award, the STAR Annual Top Performing Processor Award, and the VisaNet Processor Service Quality Performance Award

**Risk Management Solutions** – eFunds provides data, data analysis tools and services, and a world-class analytics team to help its customers make more informed decisions about the risk and opportunity associated with consumers and transactions.

- eFunds is the creator of DebitBureau®, the world's largest debit database, which now holds more than 3 billion consumer records received from financial, retail and government sources
- More than 100,000 financial services company locations use eFunds' ChexSystemsSM services
- eFunds' ClearCommerce® fraud prevention and payment processing solutions for online retail serve more than 80,000 businesses worldwide
- eFunds' SCAN™ check verification solution supports more than 68,000 merchant locations across the U.S., helping to minimize check risk at the point of sale

**Global Services Group** – eFunds Global Services Group adds value to financial services, retail, government agencies and telecommunications companies by managing costs, improving operational efficiencies and delivering world-class customer service. Using its onshore/offshore capabilities in back office, contact center, IT development and process improvement, eFunds Global Services helps organizations deliver more effective customer account management. Every year Global Services:

- Processes 80 million transactions, 5 million orders, 100,000 invoices and bills, and 2.5 million records/documents
- Handles over 137 million calls and 1.5 million e-mail transactions

## Corporate Contacts

<b>General Contact</b> eFunds Corporation Gainey Center II, Suite 300 8501 North Scottsdale Road Scottsdale, AZ 85253 (480) 629-7700 efundscomm@efunds.com	<b>Government Relations</b> Dennis Ambach (480) 629-1493 dennis_ambach@efunds.com	<b>Investor Relations</b> Helen Johnson (480) 629-7607 helen_johnson@efunds.com	<b>Media/Industry Analyst Relations</b> Thom Brodeur Brodeur (602) 808-1165 tbrodeur@brodeur.com
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\* Source: ATM & Debit News EFT Data Book, March 2005

\*\*2004 total transactions include EFT, ACH, EBT and Retail.