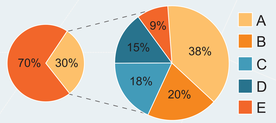
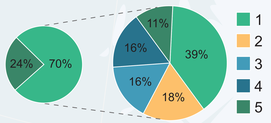
# Acme Corporation US Strategy: Driving Profitable Growth

## The US is a Mature Market

### Highly Consolidated Market

- Top 5 client accounts for over 30% of sales
- Top 5 partners account for over 75% of total domestic banking assets



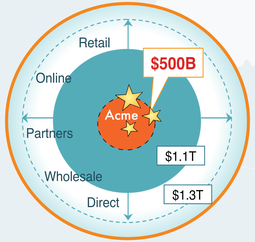

### Consumer Characteristics

- Paper payments make up >50% of all consumer payments
- Mature market with high penetration
- 80% of cash transaction are under GBP 10

### Power of Partners

- Partners are expanding their financial services offerings
- Partners have been playing an active role in influencing regulatory review of industry practices

### Retail Currently Represents 18% of Sales Opportunity



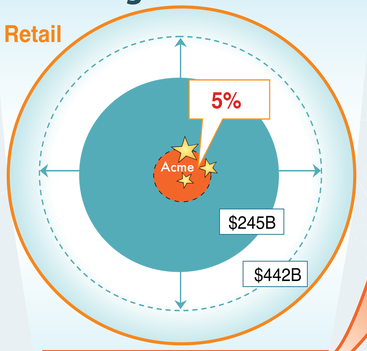

*Legend*

- = 2008 market size
- = projected 2013 market size

## Large Untapped Opportunity

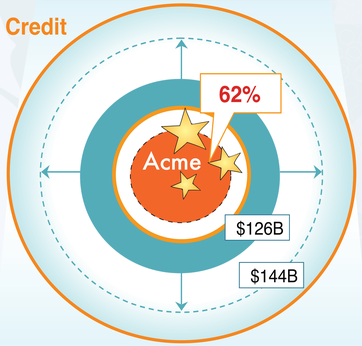
## Current Situation

### Small Share of a Growing Debit Market



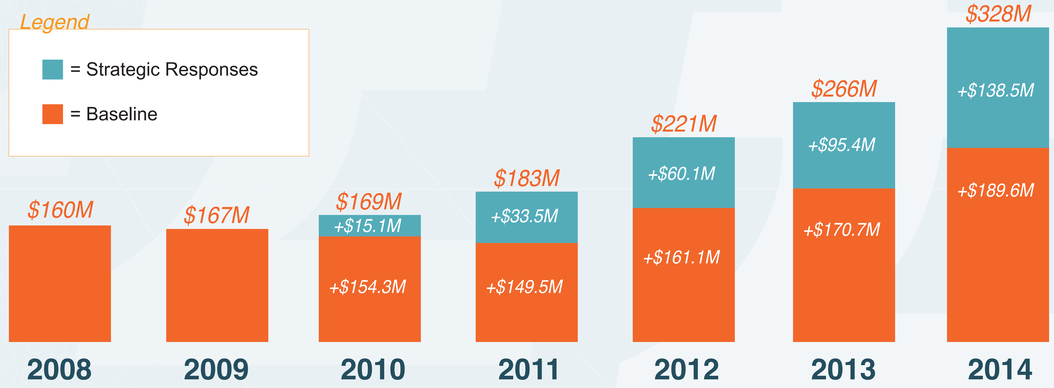

**Going forward we will...**

- Capture attractive revenue
- Continue to grow revenue




### Large Share of a Stagnant Market

## Our Strategy is Grounded in Our Strengths

| Strengths | | Strategic Responses | Examples |
|---|---|---|---|
| Core Competencies in Retail | "Attractive" Revnue (High Margin, High Spend, High Transactors) | 1 Premium Retail | • A • B • C • D |
| Owns the Online Category | | 2 Online Centric | • A • B • C |
| Has Over 90% of the Wholesale | | 3 Wholesale Payments | • A • B • C |
| Has 60% of Direct Partner Revenue | Partner | 4 Revenue Payments | • A • B • C • D |

## Double Net Revenue in 2014