Investor Presentation

2Q 2013

Disclaimer

This presentation contains forward-looking statements that are subject to risks and uncertainties. All statements other than statements of historical fact or relating to present facts or current conditions included in this presentation are forward-looking statements including any statements of a general economic or industry specific nature. Forward-looking statements give our current expectations and projections relating to our financial condition, results of operations, plans, objectives, future performance and business. You can identify forward-looking statements by the fact that they do not relate strictly to historical or current facts. These statements may include words such as “anticipate,” “estimate,” “expect,” “project,” “plan,” “intend,” “believe,” “may,” “should,” “can have,” “likely” and other words and terms of similar meaning in connection with any discussion of the timing or nature of future operating or financial performance or other events.

The forward-looking statements contained in this presentation are based on assumptions that we have made in light of our industry experience and our perceptions of historical trends, current conditions, expected future developments and other factors we believe are appropriate under the circumstances. As you review and consider this presentation, you should understand that these statements are not guarantees of future performance or results. They depend upon future events and are subject to risks, uncertainties (many of which are beyond our control) and assumptions. Although we believe that these forward-looking statements are based on reasonable assumptions, you should be aware that many factors could affect our actual future performance or results and cause them to differ materially from those anticipated in the forward-looking statements. Certain of these factors and other risk factors are discussed in the company’s annual report on Form 10-K for the year ended December 31, 2012 and in the company’s other filings with the U.S. Securities and Exchange Commission and include, but are not limited to: (i) the ability to keep pace with rapid developments and change in our industry and provide new services to our clients; (ii) competition with in our industry; (iii) disclosure of unauthorized data and security breaches that expose us to liability, litigation and reputational damage; (iv) failures of our systems or systems of our third party providers; (v) our inability to expand our market share in existing markets or expand into new markets; (vi) our ability to identify acquisition, joint venture and partnership candidates and finance or integrate businesses, services or technologies that we acquire; (vii) failure to comply with applicable requirements of Visa, MasterCard or other payment networks; (viii) changes in payment network rules or standards; (ix) our ability to pass fee increases along to merchants; (x) termination of sponsorship or clearing services provided to us; (xi) increased attrition of our merchants, independent sales organizations, or ISOs, or referral partners; (xii) inability to successfully renew or renegotiate agreements with our clients or ISOs; (xiii) reductions in overall consumer, business and government spending; (xiv) fraud by merchants or others; (xv) a decline in the use of credit, debit or prepaid cards; (xvi) consolidation in the banking and retail industries; and (xvii) the effects of governmental regulation, changes in laws and outcomes of future litigation or investigations. Should one or more of these risks or uncertainties materialize, or should any of these assumptions prove incorrect, our actual results may vary in material respects from those projected in these forward-looking statements. No representations or warranties are made by the company or any of its affiliates as to the accuracy of any such statements or projections.

Any forward-looking statement made by us in this presentation speaks only as of the date of this presentation. Factors or events that could cause our actual results to differ may emerge from time to time, and it is not possible for us to predict all of them. We undertake no obligation to publicly update any forward-looking statement, whether as a result of new information, future developments or otherwise, except as may be required by law.

The company advises investors to read the company’s annual report on Form 10-K for the year ended December 31, 2012 and other filings made hereafter with the SEC; copies of which may be obtained on the company’s website at ww.vantiv.com under “Investors” or the SEC’s website at www.sec.gov.

The offering is being made pursuant to an effective shelf registration statement, including a prospectus and a preliminary prospectus supplement related to the offering, filed by the company with the SEC. Before you invest, you should read the prospectus in that registration statement and other documents the company has filed with the SEC for more complete information about the company and the offering. You may get these documents for free by visiting EDGAR on the SEC Web site at www.sec.gov. Alternatively, the company, any underwriter or any dealer participating in the offering will arrange to send you the prospectus if you request it by calling toll-free 1-866-803-9204.

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Company Overview

A Leading *Integrated* Payment Processor in the U.S.

- ✓ Comprehensive provider across the value chain
- ✓ Single proprietary technology platform
- ✓ Integrated business model
- ✓ Serve large and small merchants and financial institutions

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Our Segments

	Merchant Services	Financial Institution Services
2012 Net Revenue	**$700mm**	**$323mm**
2011 Net Revenue	**$564mm**	**$301mm**
Vantiv Services	■ **Merchant Acquiring** - Accept and process electronic payments at point-of-sale or online - Settlement of funds - Transaction reporting and analysis	■ **Card Issuer Processing** - Issue, manage and process payment services for financial institution customers ■ **Network Services** - Proprietary network branding, acceptance and transaction processing services for PIN Debit and ATM cards
Customers	■ **Small to mid-sized merchants and top-tier regional and national retailers**	■ **Large and regional financial institutions, community banks and credit unions**
Key Metrics[1]	■ **400,000 merchant locations served** ■ **$533 billion in volume processed**	■ **1,350 financial institution relationships** ■ **3.4 billion transactions processed**

Note: In certain cases, numbers are rounded
[1] Key metrics as of 2012

How We Make Money

	Merchant Services	Financial Institution Services
Key Drivers	■ # of Transactions ■ $ Amount of Sales Volume	■ # of Transactions ■ Value Added Services
Description	■ Fees are based on: - % of the sale amount – “Merchant Discount Rate” (MDR) and/or - A fixed fee per transaction	■ Fees are based on a: - A fixed fee per transaction - Volume driven fees on valued-added services

Example

Vantiv has the opportunity to generate fees across the value chain

Payment Processing Value Chain

		Merchant Acquirer	Payment Network	Issuer Processor	

Pays MDR	Collects Acquiring Fee	Collects Network Fee	Collects Processing Fee	Collects Interchange Fee

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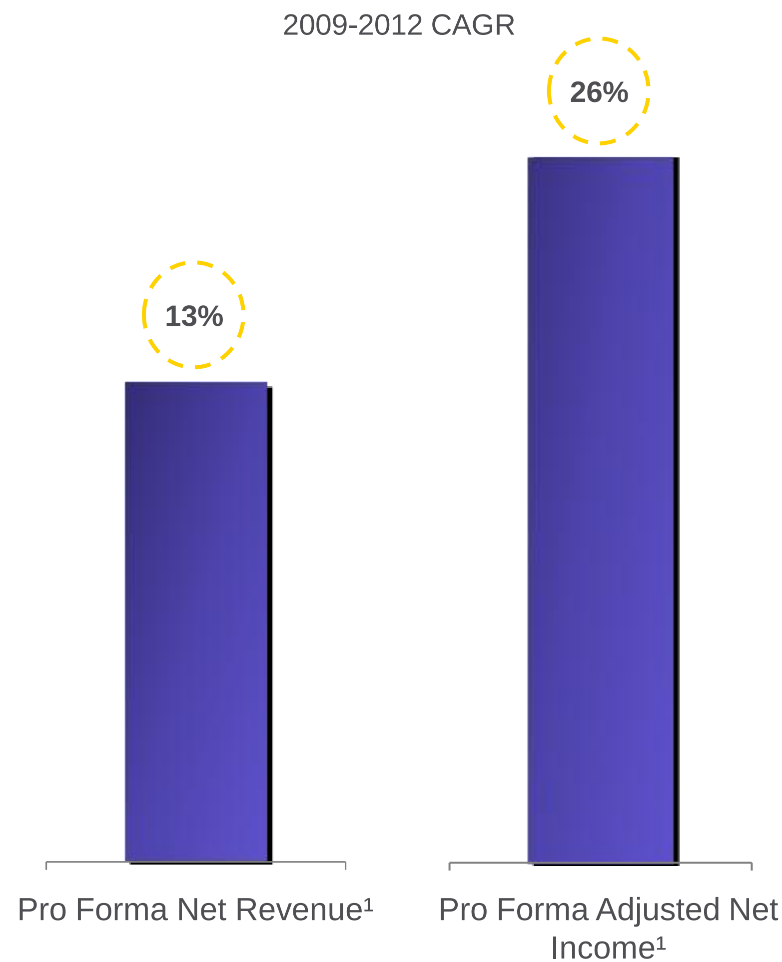
Strong Execution and Momentum

Our history

- 40 years of payment processing experience
- Business unit of Fifth Third Bank until June 2009
- Created separate stand-alone company to invest in growth opportunities
- Invested to transform the business post separation
- Executed five acquisitions
- IPO in March 2012

Successfully executed on our vision since separation



[1] Pro forma for the NPC acquisition; please see reconciliation in appendix

Investment Highlights

Investment Highlights

Leadership	**Market leader in an industry with favorable secular trends**
Differentiated Business Model	**Unique combination of technology, capabilities and broad distribution provides competitive advantage**
Attractive Market Position	**Focused on fast growing and highly profitable market segments**
Significant Upside	**Significant, untapped opportunities for expansion and growth**
Resilient	**Resilient business with strong recurring revenue, diversified customer base and good visibility**
Strong Operating Leverage	**Strong operating leverage and best-in-class margins[1]**

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[1] Best-in-class refers to the publicly traded peer group of Global Payments, Heartland Payment Systems, and TSYS

Market Leadership

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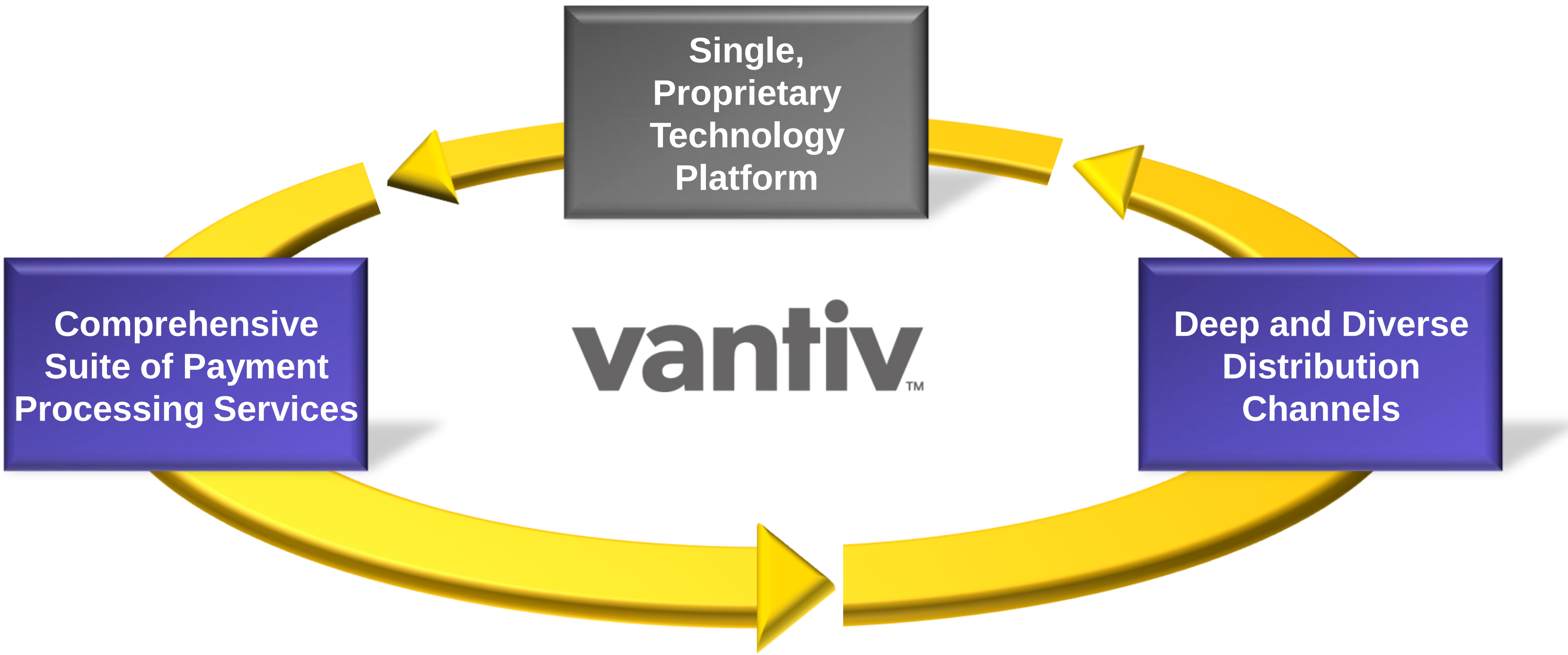
Merchant Services		Financial Institution Services	
#3	Ranked U.S. Merchant Acquirer in Total Transactions[1]	9%	Market Share in the U.S. based on number of Financial Institution customers
#1	Ranked U.S. Merchant Acquirer in PIN Debit transactions[1]	1,350	Financial Institution relationships across the U.S.
#2	Ranked U.S. Merchant Acquirer in Transaction Growth (2010-2011)[1]		

Vantiv is well positioned as a market leader

Source: The Nilson Report, March 2011, 2012, and 2013, Issues 967, 990, and 1,013, respectively

[1] Purchase transactions represent number of transactions and include all general purpose credit, debit and prepaid card transactions, including signature and PIN debit; First Data includes Citi, SunTrust and Sovereign. Vantiv numbers are not Pro Forma for NPC acquisition.

Superior Business Model Drives Competitive Advantages



Vantiv's integrated business model provides services across the value chain

Differentiated Technology Platform Leverages our Scale

Proprietary	Integrated	Scalable	Secure

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Single Technology Platform

Attributes

Single Point of Service	*Ease of Connection and Delivery*	*Ability to Innovate*	*Value Added Information Solutions*	*Operating Leverage*

Advantages

- ✓ Efficient service delivery
- ✓ Seamless delivery and maintenance
- ✓ Faster innovation and time to market
- ✓ Superior functionality and data analysis
- ✓ Best-in-class cost structure and profitability[1]

vantiv™ [1] Best-in-class refers to the publicly traded peer group of Global Payments, Heartland Payment Systems, and TSYS

Broad and Comprehensive Suite of Service Offerings

- Credit/Debit Acquiring
- E-Commerce
- Prepaid/ Gift Card
- Loyalty/ Rewards
- Mobile Commerce
- Card & ATM Processing
- Jeanie Network Services
- Customer Service Support
- Data Capture & Analytics
- Reporting Tools
- Connectivity
- Security & Risk Management
- Advisory

Integrated Offerings Across the Value Chain

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Serving Clients of All Types and Sizes

Provided Through a Single Platform

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Strong Sales and Distribution Across Multiple Channels

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	Merchant Services		Financial Institution Services	
Direct Sales Teams	National /Mid-Market	Target Merchants with >$3mm in annual volume	Relationship Managers	“Feet on the Street” sales force with regional focus
	Regional	Target Merchants with <$3mm in annual volume	Dedicated Marketing	Actively engages target customers
	Telesales	Target Merchants with <$250k in annual volume	Sales Engineers	Product and solution specialists
Indirect Sales Channels	Independent Sales Organizations	~300 ISOs	Core Bank Processors	60+ relationships with core processors
	Merchant Banks	~1,400 Referral Branches	Bank Associations	NAFCU, state organizations
	Technology Partners	Target Merchants in strategic verticals	VARs/Partners	White label solutions for strategic partnerships

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Focused on Fast Growing and Highly Profitable Market Segments

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Channels & Geographies
- Vertical & Sector-Specific Solutions
- Technology Partners
- Merchant Banks
- Domestic & International

Emerging Segments
- Prepaid
- eCommerce
- Mobile Solutions

Differentiated Offerings
- Open Processing Architecture
- Data Analytics & Marketing
- Security & Fraud Services
- Alternative Payments & Loyalty

Well Positioned to Enable Future Payment Technologies and Services

Vantiv provides "last mile" access to the point-of-sale and can enable the next generation of payment applications and POS offerings

Financial Overview

Financial Highlights

Strong Business Model	■ Strong transaction growth ■ Recurring transaction fee revenue
Stable and Predictable	■ Stable revenue growth and diverse customer base ■ Resilient business with high visibility and predictability ■ Long-term contracts with high customer retention rates
Significant Operating Leverage	■ Integrated business on a single platform ■ Strong scale efficiencies ■ Best-in-class margins[1]
High Cash Flow	■ High free cash flow conversion ■ Low capital requirements ■ Enables investment in growth

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[1] Best-in-class refers to the publicly traded peer group of Global Payments, Heartland Payment Systems, and TSYS

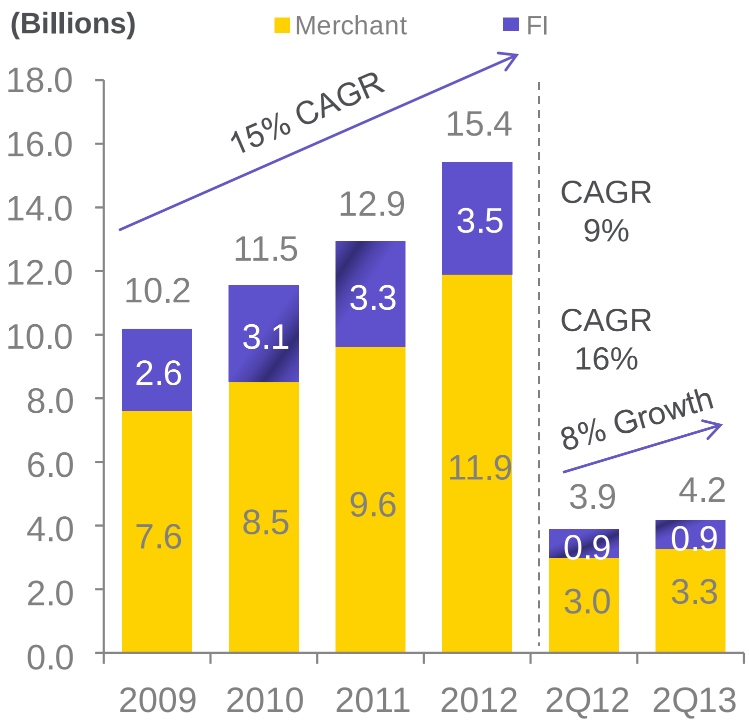
Second Quarter and 1H 2013 Results and Milestones

	2Q 2013 Performance	1H 2013 Performance
Transactions *(growth)*	**4,195** *8%*	**8,169** *12%*
Total Net Revenue *(growth)*	**$297** *14%*	**$570** *16%*
Adjusted EBITDA *(margin)*	**$151** *51%*	**$277** *49%*
Pro Forma Adjusted Net Income *(growth)*	**$83** *22%*	**$150** *36%*
Pro Forma Adjusted Net Income Per Share	**$0.40**	**$0.71**

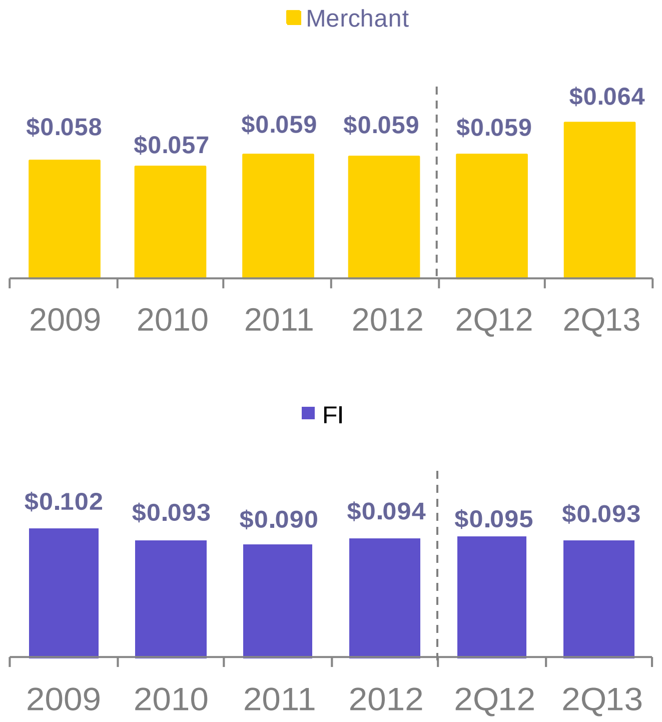
Note: Growth is year over year

Strong Transaction Growth and Stable Yields

Transactions¹



Net Revenue per Transaction¹



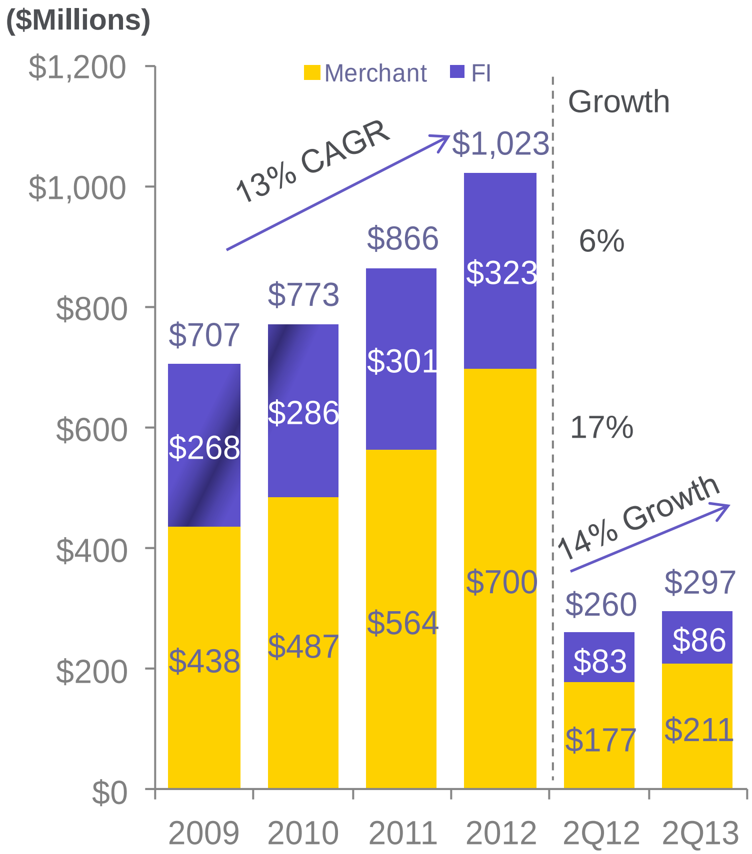
Strong transaction growth and recurring transaction fee revenue

Note: 2009 and 2010 numbers are Pro Forma for the NPC acquisition

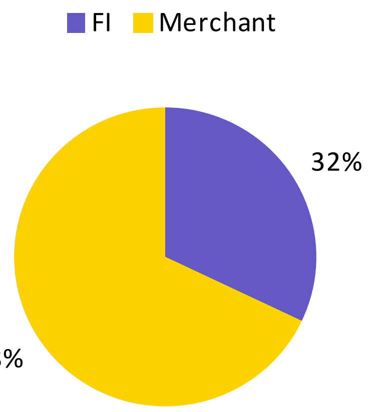
¹ See reconciliation in appendix

Stable and Diversified Revenue Growth

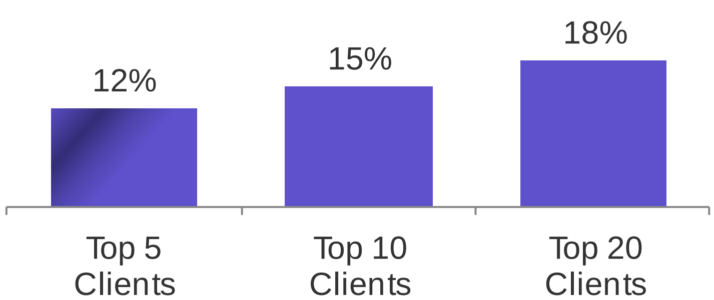
Pro Forma Net Revenue¹



2012 Segment Net Revenue



2012 Net Revenue Concentration



¹ Net Revenue in 2009 and 2010 is Pro Forma for the NPC acquisition; see reconciliation in appendix
Note: In certain cases, numbers are rounded

Diversified Customer Mix with Low Concentration

Merchant Services	Financial Institution Services

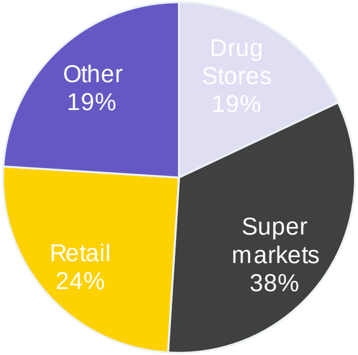
Merchant Services

- **Merchant transactions are heavily weighted in everyday spend categories**
  - Reduces impact of economic instability
- **Limited merchant exposure**
  - Top 25 merchants account for less than 15% of segment net revenue

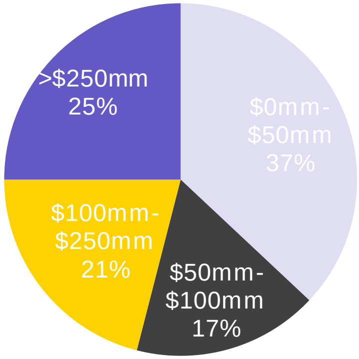
Financial Institution Services

- **Diverse array of clients ranging from top 10 banks to small to mid sized financial institutions**
- **Top 25 FI clients account for less than 21% of segment net revenue (excluding FITB)**

Merchant Customer Base
(% of Sales Transactions)



FI Customer Base
(% of FI clients by Asset Size)

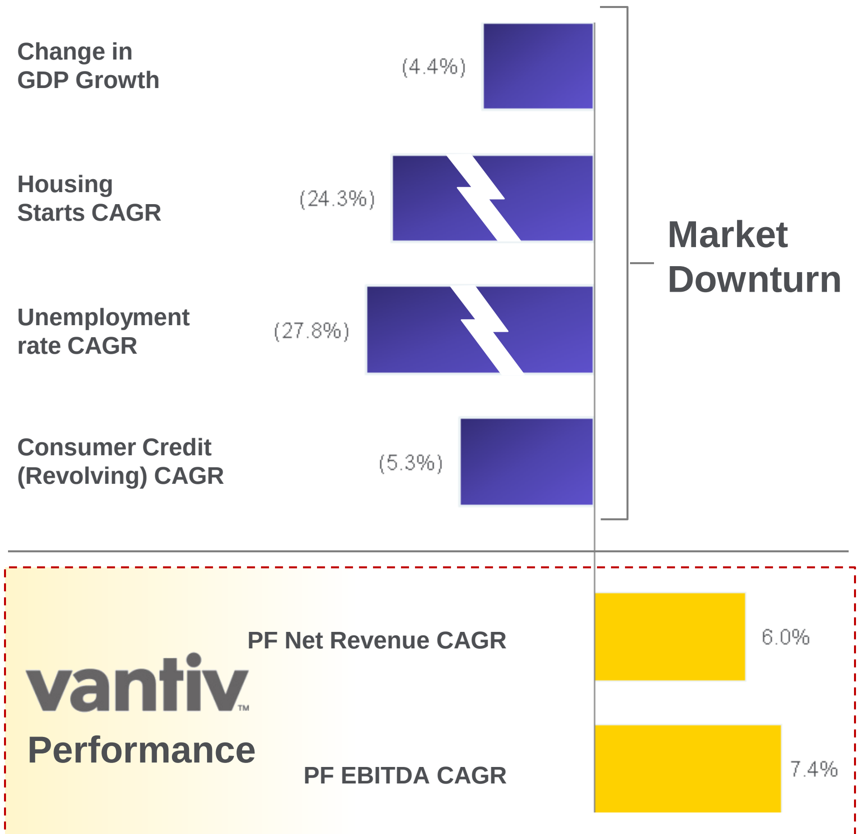


Note: Data for Merchant Services and Financial Institution Services as of 2012

Resilient Business with High Predictability

Highly Resilient

2007 – 2010 performance relative to market[1]



[1] U.S. Bureau of Economic Analysis, change in average GDP growth rate from 2005-2007 versus 2008-2010; Housing Starts: U.S. Census Bureau (Manufacturing, Mining, and Construction Statistics); Unemployment Rate: Bureau of Labor Statistics; Consumer Credit (Revolving): U.S. Federal Reserve

High Predictability

Merchant Services

- Typically sign 3 - 5 year contracts

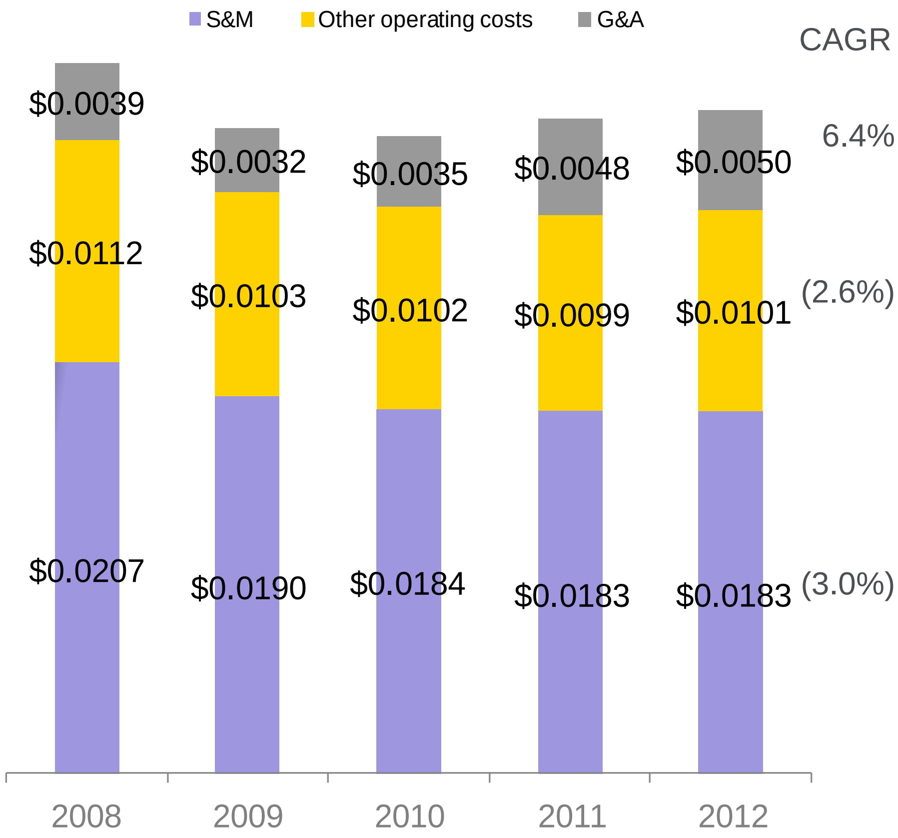
Financial Institution Services

- Typically sign 5 - 6 year contracts

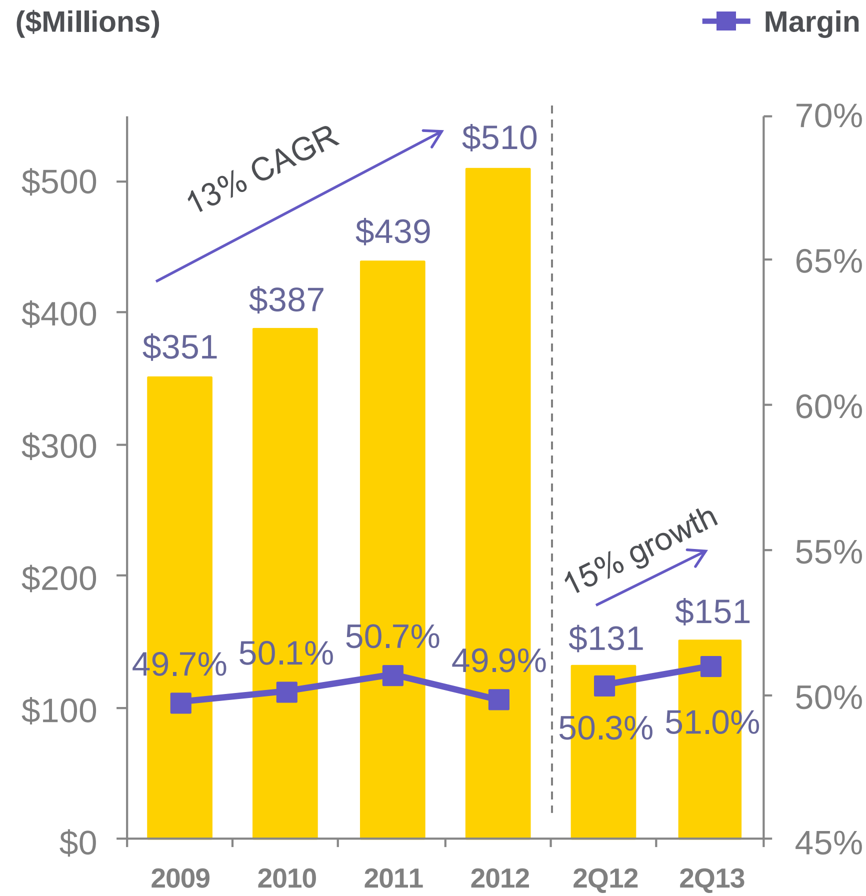
Fifth Third Bank under contract through June 2019

Significant Operating Leverage and Best-in-Class Margins[1]

Cost per Transaction



Adjusted Pro Forma EBITDA[2]



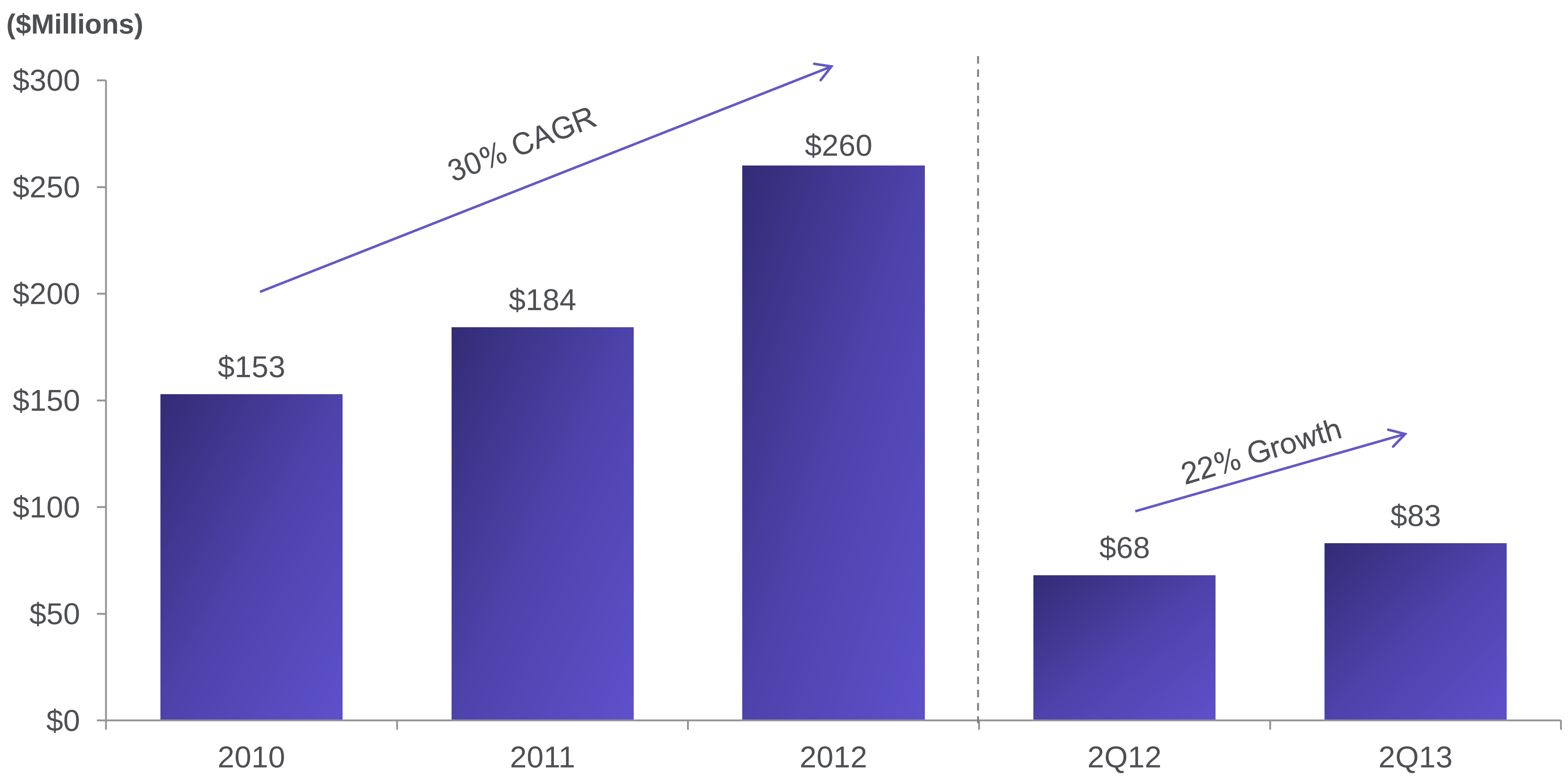
Note: All numbers in 2008-2010 are Pro Forma for NPC acquisition

[1] Best-in-class refers to the publicly traded peer group of Global Payments, Heartland Payment Systems, and TSYS

[2] See reconciliation in appendix

Sustainable and Compelling Earnings Growth

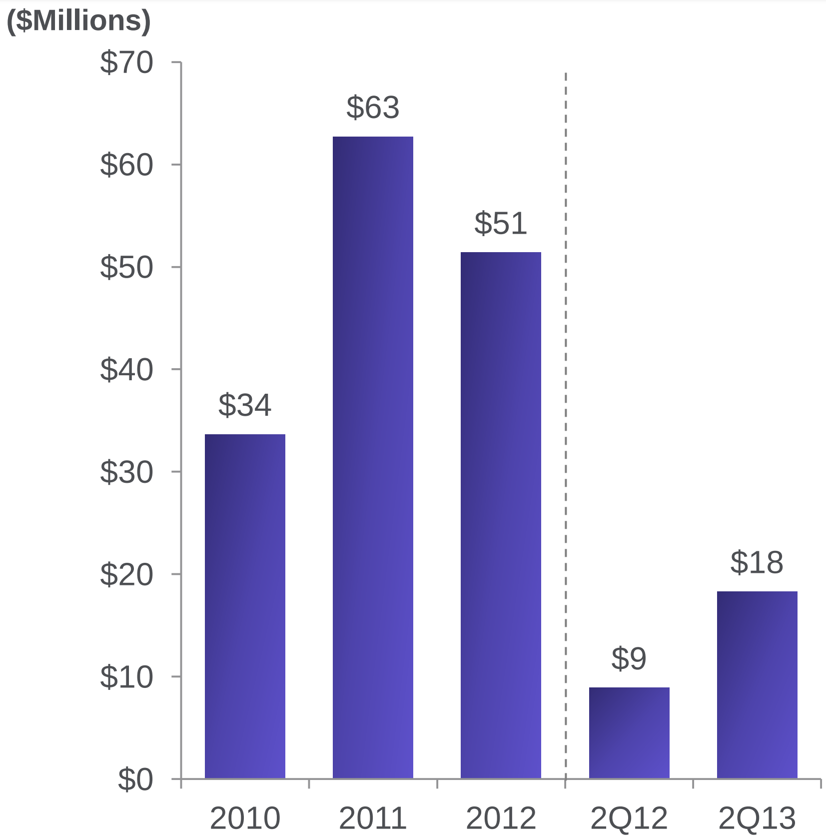
Pro Forma Adjusted Net Income[1,2]



[1] Pro Forma Adjusted Net Income assumes earnings are taxed as a C-corp. (38.5%)
[2] See reconciliation in the appendix

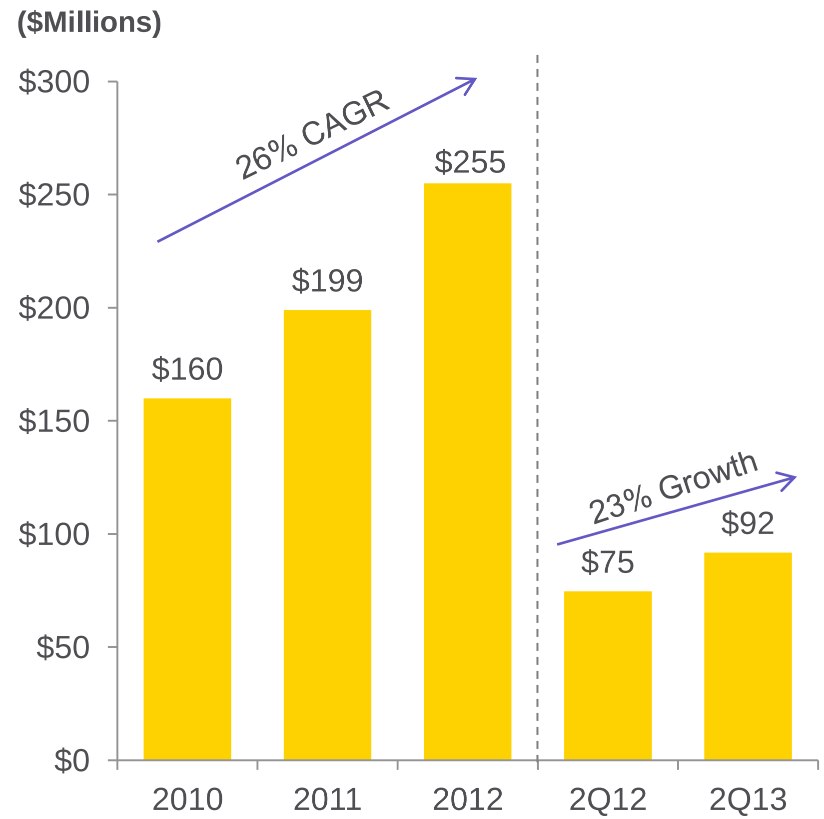
Strong Cash Flow with Low Capital Requirements

Capital Expenditures



	2010	2011	2012	2Q12	2Q13
Percent of Net Revenue	4.4%	7.2%	5.0%	3.4%	6.1%

Adjusted Pro Forma Unlevered Free Cash Flow[1]



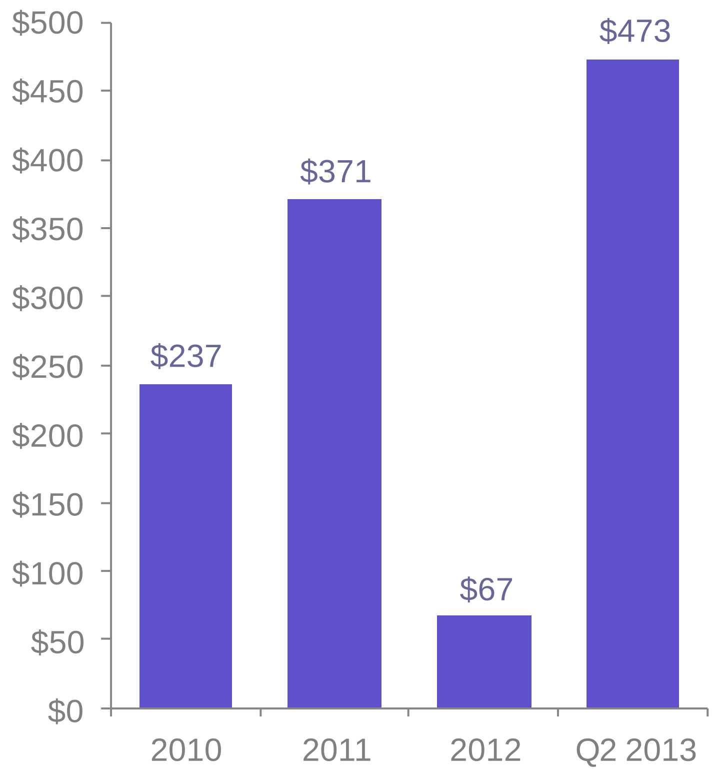
	2010	2011	2012	2Q12	2Q13
PF FCF to EBITDA	41%	45%	50%	57%	61%

[1] Pro Forma Free Cash Flow numbers in 2010 are pro forma for the NPC acquisition; Free cash flow defined as NOPAT + Depreciation – Capex + Cash Impact of Tax Assets - Change in Net Working Capital

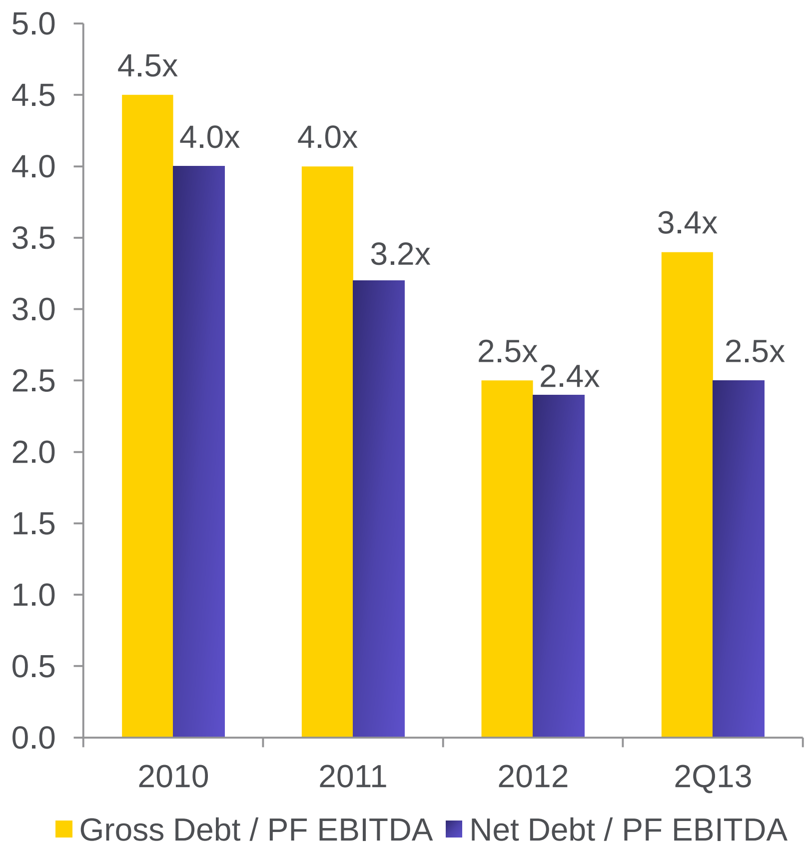
Balance Sheet Review

Cash and Cash Equivalents

($Millions)



Debt to Adjusted Pro Forma EBITDA



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Strong Operating Leverage	**Strong operating leverage and best-in-class margins[1]**

[1] Best-in-class refers to the publicly traded peer group of Global Payments, Heartland Payment Systems, and TSYS

Appendix

Pro Forma Transactions, Net Revenue and Capital Spend

(in millions)	Non-GAAP Combined Year Ended 12/31/2009	Successor Year Ended 12/31/2010	Successor Year Ended 12/31/2011
Merchant Transactions S1	**7,250**	**8,206**	**9,591**
NPC	335	281	
Pro Forma Merchant Transactions	**7,585**	**8,487**	**9,591**
Net Revenue S1	**$474**	**$566**	**$866**
NPC	$233	$207	$0
Pro Forma Net Revenue	**$707**	**$773**	**$866**
Purchase of property, plant & equipment S1	**$14**	**$34**	**$63**
Stand-alone	18		
Pro Forma Capital Spend	**$32**	**$34**	**$63**

Note: NPC acquired on November 2010. Adjustments made to transaction and revenue in both 2010 and 2009 to make comparable on a full year basis. Stand alone capital spend represents fixed asset investments made by Fifth Third Bank prior to the separation of the company from the Bank in 2009.

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Non-GAAP Reconciliation

		Non-GAAP Combined	Successor			
		Year Ended 12/31/2009	Year Ended 12/31/2010	Year Ended 12/31/2011	Year Ended 12/31/2012	Quarter Ended 6/30/2013
Per S1 / 10-K / 10-Q	**GAAP Net Income**	**89.5**	**54.9**	**84.8**	**110.8**	**46.0**
	Interest Expense –net(a)	68.8	116.0	111.5	54.6	9.9
	Income Tax Expense (benefit)	36.7	(1.0)	32.3	46.9	20.9
	Depreciation & Amortization	52.2	111.0	155.3	160.5	44.5
	EBITDA	**247.2**	**280.9**	**384.0**	**372.8**	**121.3**
	Transition Costs (b)	24.1	44.5	33.6	0.0	0.0
	Debt refinancing and hedge term costs (c)	0.0	0.0	13.7	86.7	20.0
	Share based compensation (d)	1.7	2.8	3.0	33.4	7.2
	Acquisition and Integration Costs (e)	0.0	4.5	3.8	11.0	2.8
	Losses related to put rights (f)	9.1	4.3	0.8	0.0	0.0
	Transaction costs (g)	16.3	0.0	0.0	0.0	0.0
	NPC (h)	0.0	63.5	0.0	0.0	0.0
	Network Compliance Fee (i)	0.0	0.0	0.0	6.0	0.0
	Adjusted EBITDA	**298.4**	**400.5**	**438.8**	**509.8**	**151.3**
Comparability Adjustments	NPC	76.1	1.8	0.0	0.0	0.0
	Stand-alone costs	(23.2)	(15.1)	0.0	0.0	0.0
	Proforma EBITDA	**351.4**	**387.2**	**438.8**	**509.8**	**151.3**
	Depreciation (j)	(32.4)	(32.4)	(33.7)	(43.1)	(14.1)
	Interest Expense (k)	(106.5)	(106.5)	(105.6)	(54.6)	(9.9)
	Taxes (l)	(81.8)	(95.6)	(115.3)	(152.2)	(44.6)
	Pro Forma Adjusted Net Income	**130.7**	**152.7**	**184.1**	**260.0**	**82.7**

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Non-GAAP Reconciliation (cont'd)

(a) The amount of interest expense for 2009 includes internal funding costs allocated to us by Fifth Third Bank prior to the separation and are included as non-operating expenses on our statements of income.

(b) 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.

(c) Includes non-operating expenses incurred with the refinancing of our debt in May 2011, March 2012 and May 2013 as well costs associated with the early termination of our interest rate swaps in March 2012.

(d) Prior to our IPO, share-based compensation costs included non-cash compensation expense related to phantom equity units of Vantiv Holding issued to our employees and directors. In connection with the IPO, outstanding awards were converted into unrestricted and restricted stock and new restricted stock units were granted.

(e) Acquisition and integration costs include fees incurred in connection with our acquisitions, including legal, accounting and advisory fees as well as consulting fees for integration services.

(f) Represents the non-cash expense related to fair value adjustments to the value of the put rights Vantiv, Inc. received from Fifth Third Bank in connection with the separation transaction.

(g) Consists of transaction costs, principally professional and advisory fees, incurred by us on behalf of Advent in connection with the separation transaction.

(h) Reflects NPC's EBITDA from January 2010 until our acquisition of NPC in November 2010.

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

(j) 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.

(k) 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.

(l) Taxes assuming conversion to of non-controlling interests into shares of Class A common stock.

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Non-GAAP Reconciliation (cont'd)

	2009A	2010A	2011A	2012A	2013 Q2
Adjusted EBITDA	**$351,391**	**$387,204**	**$438,794**	**$509,843**	**$151,330**
Depreciation and amortization (1)(2)	$32,373	$32,373	$33,732	$43,103	$14,082
Income from Operations	**$319,018**	**$354,831**	**$405,062**	**$466,740**	**$137,248**
Tax Expense (3)(4)	$122,822	$136,610	$155,949	$179,693	$52,840
NOPAT	**$196,196**	**$218,221**	**$249,113**	**$287,047**	**$84,408**
Depreciation and amortization (1)	$32,373	$32,373	$33,732	$43,103	$14,082
Capital expenditures (5)(6)	($32,400)	($33,655)	($62,714)	($51,435)	($18,255)
Cash impact of tax assets (7)	$5,809	$5,809	$5,809	$6,525	$4,394
Change in net working capital (8)	$48,100	$28,775	($64,947)	($78,965)	$21,248
Unlevered Free Cash Flow	**$250,079**	**$251,524**	**$160,993**	**$206,275**	**$105,877**
Adjustment for change in net settlement	($52,600)	($91,472)	$38,258	$48,668	($14,040)
Adjusted Unlevered Free Cash Flow	**$197,479**	**$160,052**	**$199,251**	**$254,943**	**$91,837**
Interest expense (after tax) (9)	$65,497	$65,497	$64,968	$33,562	$6,088
Levered Free Cash Flow	**$131,981**	**$94,554**	**$134,284**	**$221,381**	**$85,749**

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Non-GAAP Reconciliation (cont'd)

(1) Excludes amortization of intangible assets acquired in business combinations, primarily customer related intangible assets.

(2) 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 2009

(3) Unlevered tax expense at 38.5% of PF income from operations.

(4) Represents income tax expense assuming conversion of non-controlling interests into shares of Class A common stock

(5) Capital expenditures related to PP&E

(6) Capital expenditures in 2009 include stand alone capital that represents fixed assets made by Fifth Third Bank prior to the separation of the Company from the bank.

(7) Represents tax benefits due to the amortization of intangible assets and other tax attributes resulting from or acquired with our acquisitions, including Litle, and to the tax basis step up associated with our separation from Fifth Third Bank and the purchase or exchange of Class B units of Vantiv Holding, net of payment obligation under tax receivable agreements established at the time of our initial public offering. For comparison purposes, the cash tax benefits have been presented for periods prior to 2012, reflecting the impact assuming the associated tax attributes were in place on January 1, 2009.

(8) Change in net working capital is calculated as the sum of the change in current operating assets and liabilities per the statement of cash flows

(9) 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.

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