

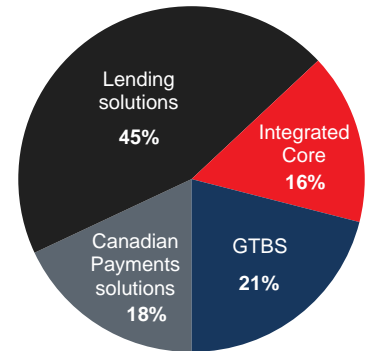
D+H (TSX: DH) is a leading financial technology provider that the world's financial institutions rely on every day to help them grow and succeed. Our global payments, lending and financial solutions are trusted by nearly 8,000 banks, specialty lenders, community banks, credit unions, governments and corporations. Headquartered in Toronto, Canada, D+H has more than 5,500 employees worldwide who are passionate about partnering with clients to create forward-thinking solutions that fit their needs. With annual revenues in excess of \$1.5 billion, D+H is recognized as one of the world's top FinTech companies on IDC Financial Insights FinTech Rankings and American Banker's FinTech Forward rankings. For more information, visit [dh.com](http://dh.com)

**Strengths**

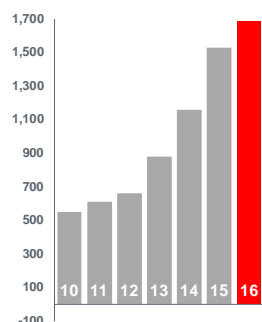
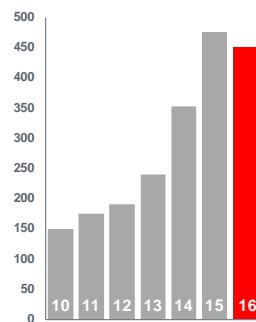
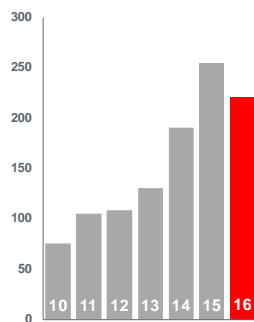
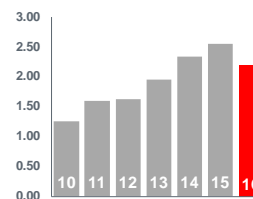
- Trusting relationships with nearly 8,000 customers
- Market leadership positions
- Demonstrated track record of growth
- Proven technological capabilities
- Specialized skill sets including M&A

**Strategically Diversified<sup>1</sup>**

<sup>1</sup> Allocation is based on Fourth quarter 2016 Adjusted revenues, a non-IFRS measure; see MD&A for the three and twelve months ended December 31, 2016



Service Platform	Description	Drivers	Market Position
<b>Global transaction banking solutions</b>	<u><b>U.S. and Global</b></u> Global payments technology Cash management solutions Financial messaging Merchant services	Increasing payment volumes and technologies, replacement of outdated systems, demand for "real-time payments", increase in third party technology spending	Leading position in payment hub technology
<b>Lending solutions</b>	<u><b>Canada</b></u> Broker-originated mortgage technology  Lien registration and collateral recovery management services  Lifecycle loan servicing to 1.7 million student loan borrowers on behalf of lenders  <u><b>U.S.</b></u> Solutions for commercial, consumer and mortgage lending, SaaS online application and origination, compliance, risk and portfolio management	Canadian mortgage and commercial lending activity  Automotive lending activity  University, college, and apprenticeship enrolment levels  Financial institutions need to enhance competitiveness, comply with regulatory changes, improve service and grow lending portfolio	Leader in Canada and select U.S. markets
<b>Payments solutions</b>	<u><b>Canada</b></u> Business and personal cheque programs  Enhancement services	Cheque orders and new accounts  Average order value of cheques  Consumer demand for credit or identity protection	Leader in Canada
<b>Integrated core solutions</b>	<u><b>U.S.</b></u> Core banking processing systems, channel solutions such as online and mobile banking, and cloud-based infrastructure	Adoption of mobile banking, online payments, cloud, replacement of core banking technology	Top 4 U.S. core banking provider


 Adjusted Revenues<sup>1</sup>  
(C\$ million)

 Adjusted EBITDA<sup>1</sup>  
(C\$ million)

 Adjusted Net Income<sup>1</sup>  
(C\$ million)

 Adjusted Net Income  
Per Share<sup>1</sup>  
(C\$)

### Vision and Strategy

D+H's vision is to be a leading FinTech provider to the financial services industry. FinTech companies develop and deliver technology and technology-enabled products and services to banks, credit unions and other leading financial services customers who use these solutions to drive growth, improve customer convenience, streamline operations and efficiencies, reduce infrastructure costs and enhance the process for meeting compliance requirements.

D+H's strategy is to build market-leading positions within well-defined and growing service areas in the financial services marketplace and to reinforce these positions with integrated technology solutions that deliver increasing value to our customers and shareholders. We expect to advance this strategy through organic initiatives and selective acquisitions. By growing revenue while maintaining efficient operations, D+H intends to achieve its long-term financial objective of growing earnings.

### Shareholder Information

(at December 31, 2016 unless otherwise stated)

Listing: TSX: DH  
 Share Price (52 week low/high): \$14.06/\$40.22  
 Shares Outstanding: 106,881,956  
 Market Capitalization: \$2.4 billion  
 Average Q4 Daily Volume: 1,503,199  
 Annualized Dividend: \$1.28 per share

Transfer Agent:  
 CST Trust Company  
 (Canadian Stock Transfer Company Inc. acts as  
 Administrative Agent)  
 1-800-387-0825  
 inquiries@canstockta.com

Investor Relations Contacts:  
 Karen H. Weaver, EVP & CFO  
 Anthony Gerstein, Head, Investor Relations  
 investorrelations@dh.com  
 416-696-7700

### Recent Progress and Events

D+H announces realignment of the business to a Global Operating Model to enhance capabilities and operate more effectively on a global scale.

### Financial Highlights

(C\$ millions except per share amounts and margin)

December 31	12 months	12 months	Change
	2016	2015	
Adjusted revenues <sup>1</sup>	1,684	1,528	156
Adjusted EBITDA <sup>1</sup>	450	475	25
Adjusted EBITDA margin <sup>1</sup>	26.7%	31.1%	(4.4%)
Adjusted net income/share <sup>1</sup>	\$2.01	\$2.55	(\$0.54)
Dividends paid/share	\$1.28	\$1.28	-

<sup>1</sup> Non-IFRS measure, see MD&A for the three and twelve months ended December 31, 2016 for reconciliation to Revenue and Net Income

### Analyst Coverage

Geoffrey Kwan, RBC Capital Markets – 604-257-7195  
 Graham Ryding, TD Securities – 416-308-4416  
 Phil Hardie, Scotia Capital – 416-863-7430  
 Stephanie Price, CIBC World Markets – 416-594-7047  
 Wayne Johnson, Raymond James & Associates – 404-442-5837  
 Trevor Johnson, National Bank Financial – 416-869-8511  
 Paul Condra, Credit Suisse – 212-325-8903  
 Dylan Steuart, Industrial Alliance Securities – 416-203-5824  
 Ian Nakamoto, MacDougall, MacDougall & MacTier – 416-597-7900  
 Eyal Ofir, Dundee Capital Partners – 416-337-2145  
 Kevin Wright, Canaccord Genuity – 416-869-7294