

The background of the slide features a composite image. On the left, a woman's face is shown in profile, looking towards the right. Overlaid on her face and the background is a network of white lines connecting various points, resembling a global communication or data network. In the bottom right corner, there is a city skyline at night, with several skyscrapers illuminated. The overall color palette is dominated by blues and greys, with white lines and text providing contrast.

INVESTOR PRESENTATION

RESULTS Q3/9M 2018

14 November 2018



**90.2 EUR bn
processed transaction volume worldwide
(9M 2018)**

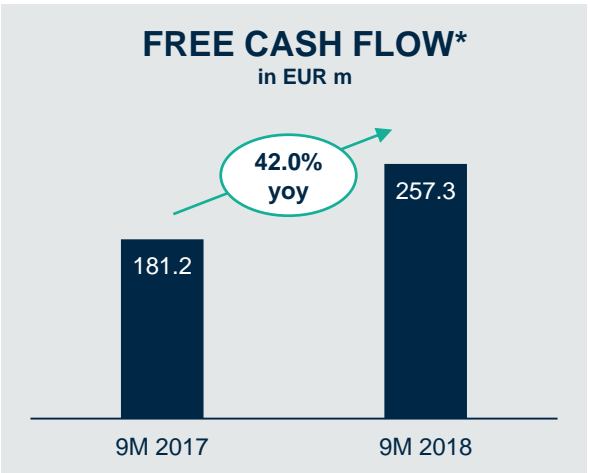
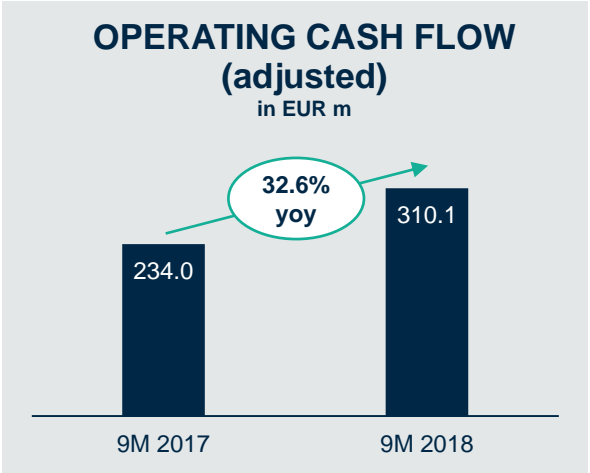
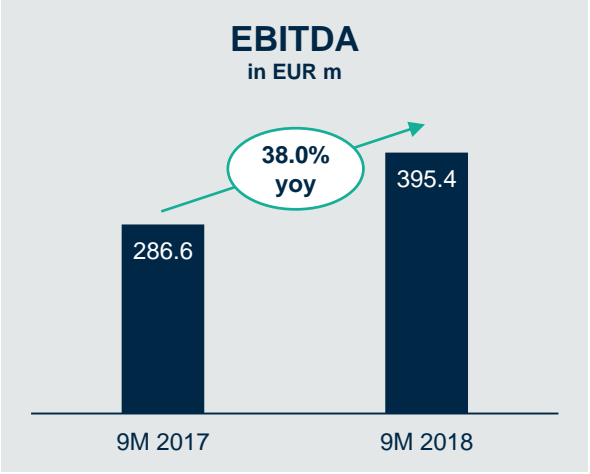
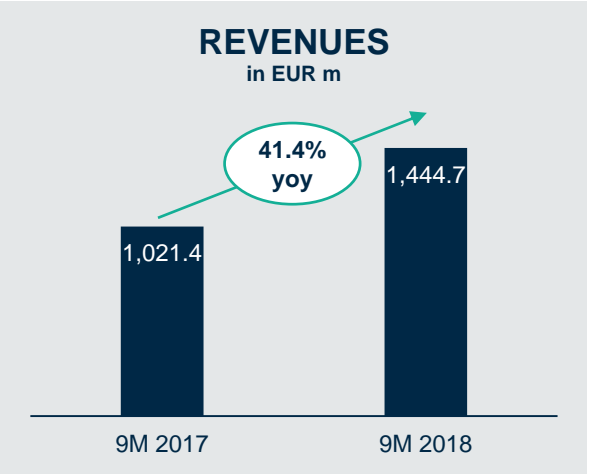
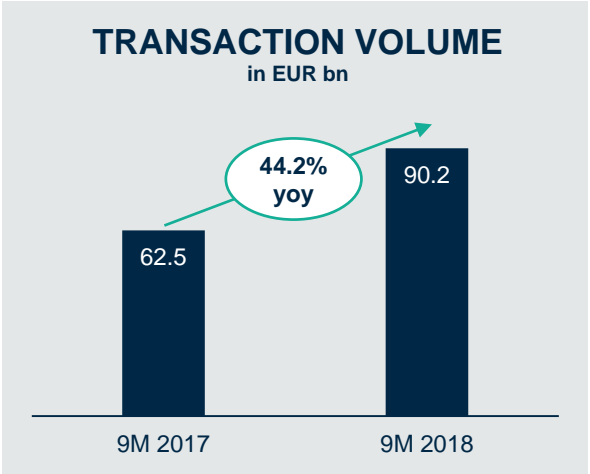


Wirecard is one of the fastest growing financial commerce platform that offers merchants and consumers a continuously expanding payment ecosystem over an integrated B2B2C approach.



- **40,000 large and medium sized merchants**
- **225,000 small sized merchants**

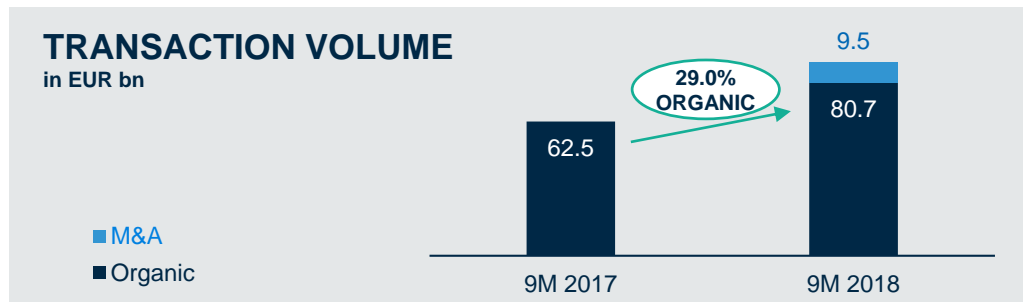
KEY FIGURES



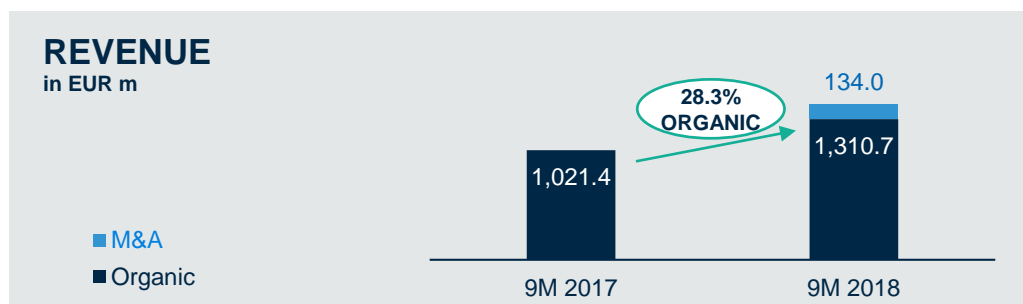
* Cash flow from operating activities (adjusted) less operative capex

**INCREASED EBITDA
GUIDANCE OF
EUR 550 – 570 m
FOR FY 2018**
(from previously EUR 530 to 560 m)

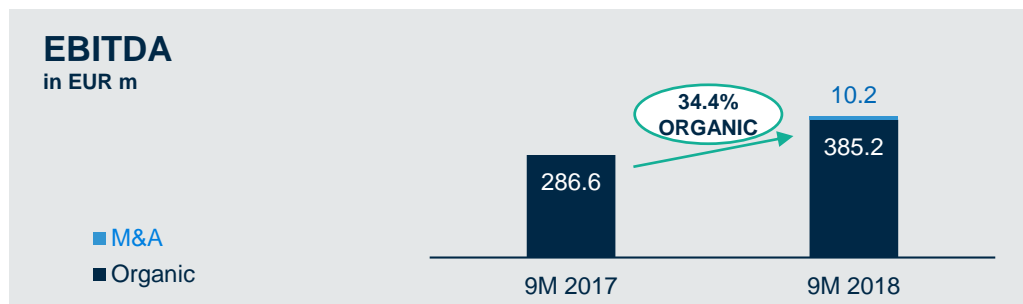
ORGANIC AND M&A RELATED GROWTH



- Total transaction volume is up **EUR 27.7 bn**, representing **44.2%** of growth yoy
- Strong organic growth of **29.0%** yoy, up **EUR 18.1 bn**
- Total M&A added **EUR 9.5 bn** – **Wirecard North America** added EUR 1.8 bn (Q1 only, i.e. Q2/Q3 is organic), **MyGate** added EUR 0.1 bn (Q1 only, i.e. Q2/Q3 is organic) and **merchant acquiring services of Citigroup in APAC** added EUR 7.6 bn (Singapore/Hong Kong Q3 is organic)



- Total revenue is up **EUR 423.3 m**, representing **41.4%** of growth yoy
- Strong organic growth of **28.3%** yoy, up **EUR 289.3 m**
- Total M&A added **EUR 134.0 m** – **Wirecard North America** added EUR 34.0 m (Q1 only, i.e. Q2/Q3 is organic), **MyGate** added EUR 1.6 m (Q1 only, i.e. Q2/Q3 is organic) and **merchant acquiring services of Citigroup in APAC** added EUR 98.4 m (Singapore/Hong Kong Q3 is organic)



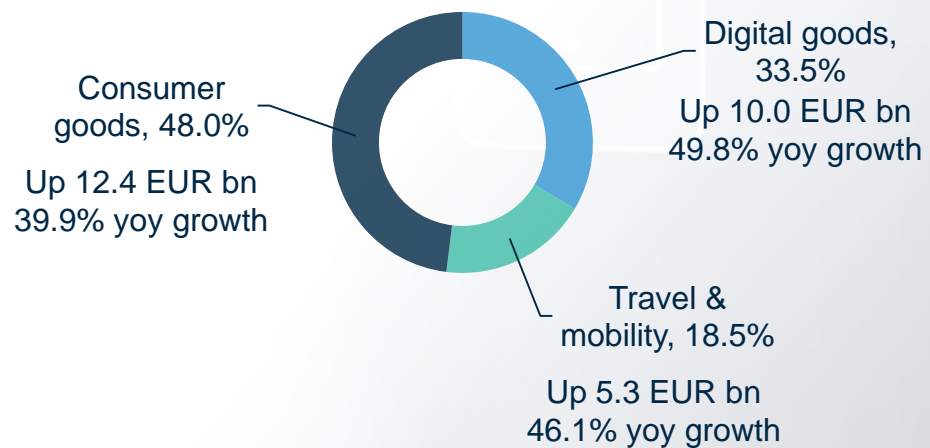
- Total EBITDA is up **EUR 108.9 m**, representing **38.0%** of growth yoy
- Strong organic growth of **34.4%** yoy, up **EUR 98.6 m**
- Total M&A added **EUR 10.2 m** – **Wirecard North America** added EUR 6.1 m (Q1 only, i.e. Q2/Q3 is organic), **MyGate** added EUR 0.3 m (Q1 only, i.e. Q2/Q3 is organic) and **merchant acquiring services of Citigroup in APAC** added EUR 3.9 m (Singapore/Hong Kong Q3 is organic)

MERCHANT VIEW

TRANSACTION VOLUME¹ BY INDUSTRY AND GEOGRAPHIES² 9M 2018



Transaction volume¹ industry allocation



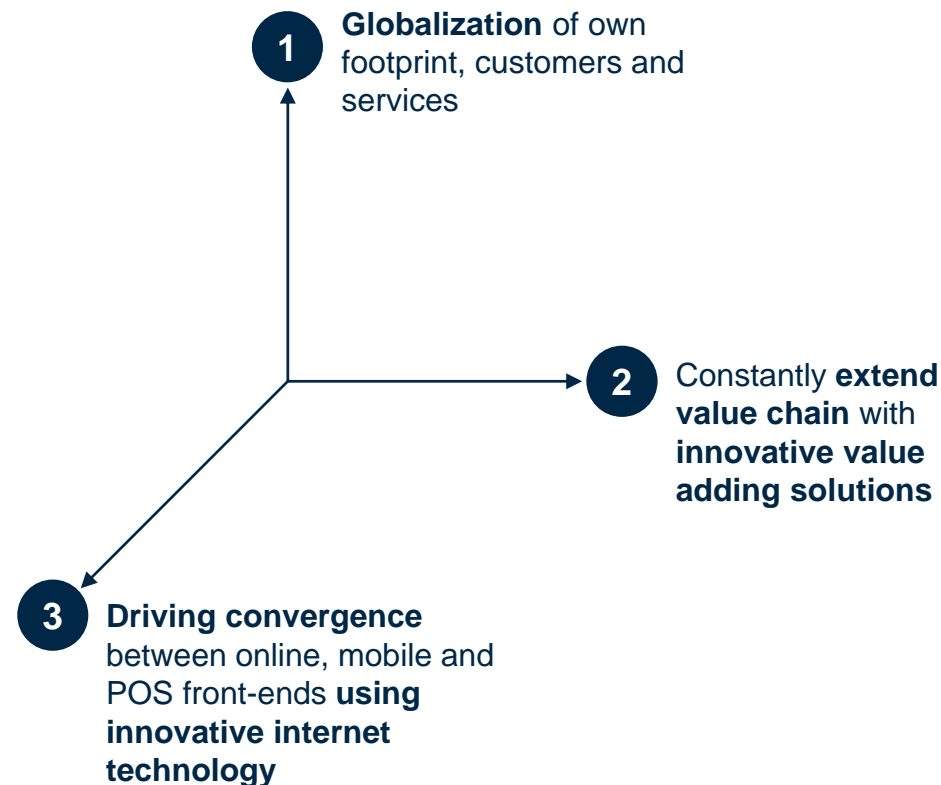
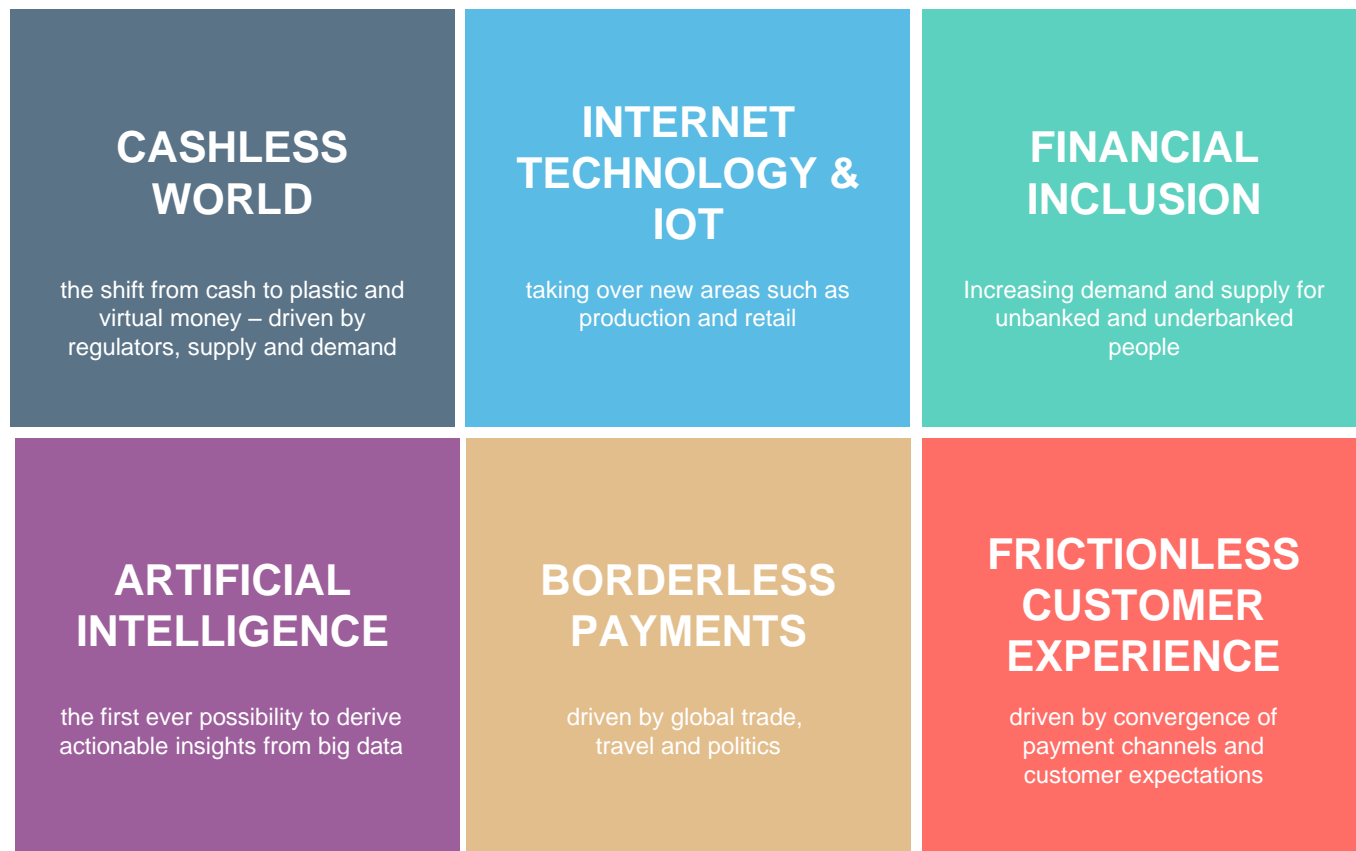
¹ Transaction volume: mainly acceptance and issuing means of payment along with associated value added services

² Geographic view is based on merchant location

GLOBAL MEGATRENDS DRIVING WIRECARD'S GROWTH

6 GLOBAL PAYMENT MEGATRENDS...

... DRIVING OUR STRATEGY



WIRECARD'S USPS



VALUE CHAIN

Strong value chain with end-to-end fully digitised acquiring and issuing leading to gross margin advantages



DATA DRIVEN VALUE ADDED SERVICES

Increasing conversion through digitised data layer that connects data sources via dynamic algorithms (AI and self learning algorithms)

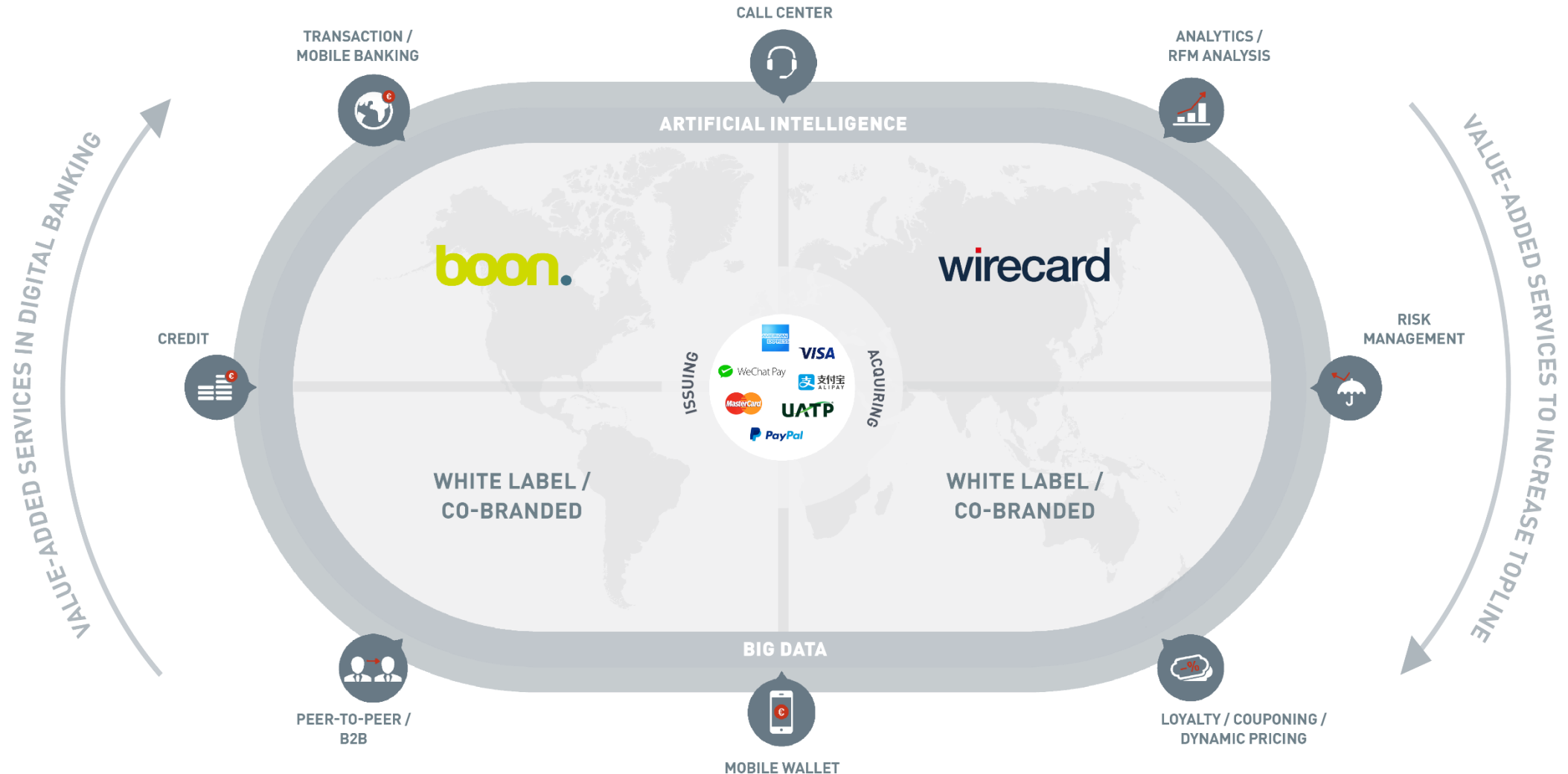


GLOBAL REACH

Most advanced in rolling out Wirecard's platform and innovations on a global scale

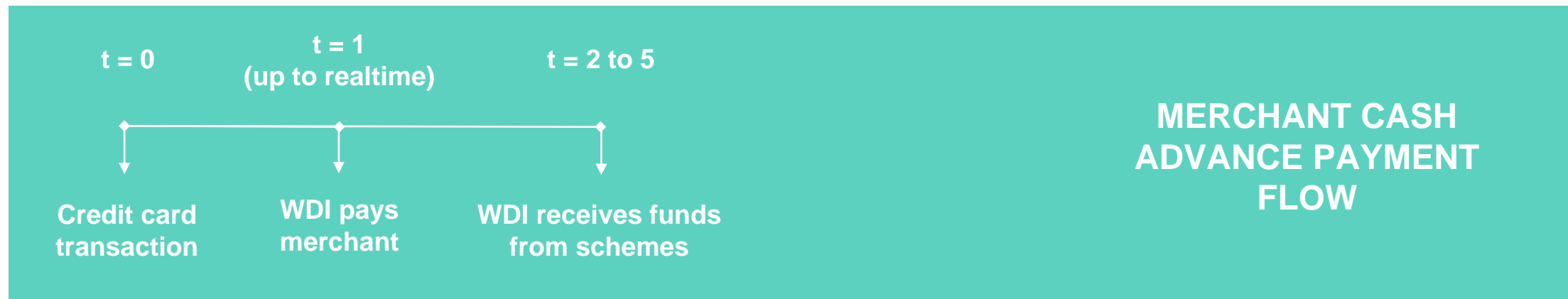
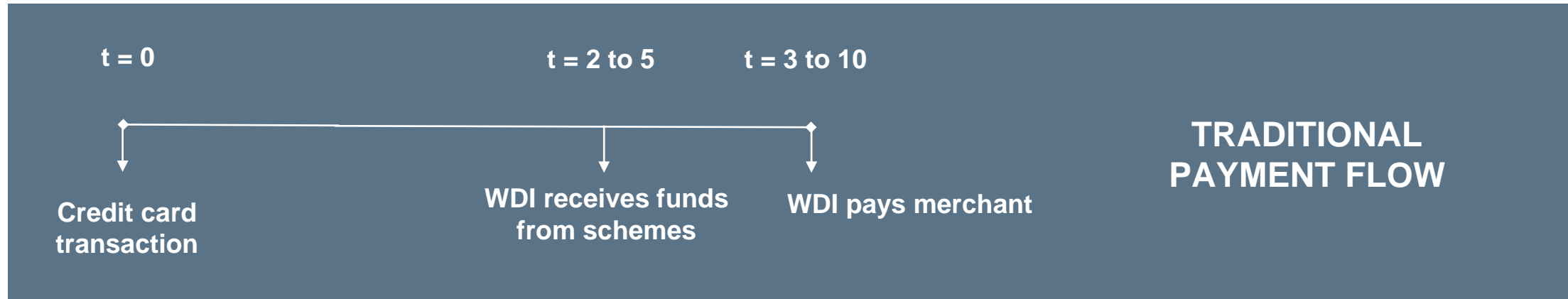
WIRECARD'S END-TO-END FINANCIAL COMMERCE PLATFORM

FULLY DIGITISED GLOBAL ACQUIRING AND ISSUING



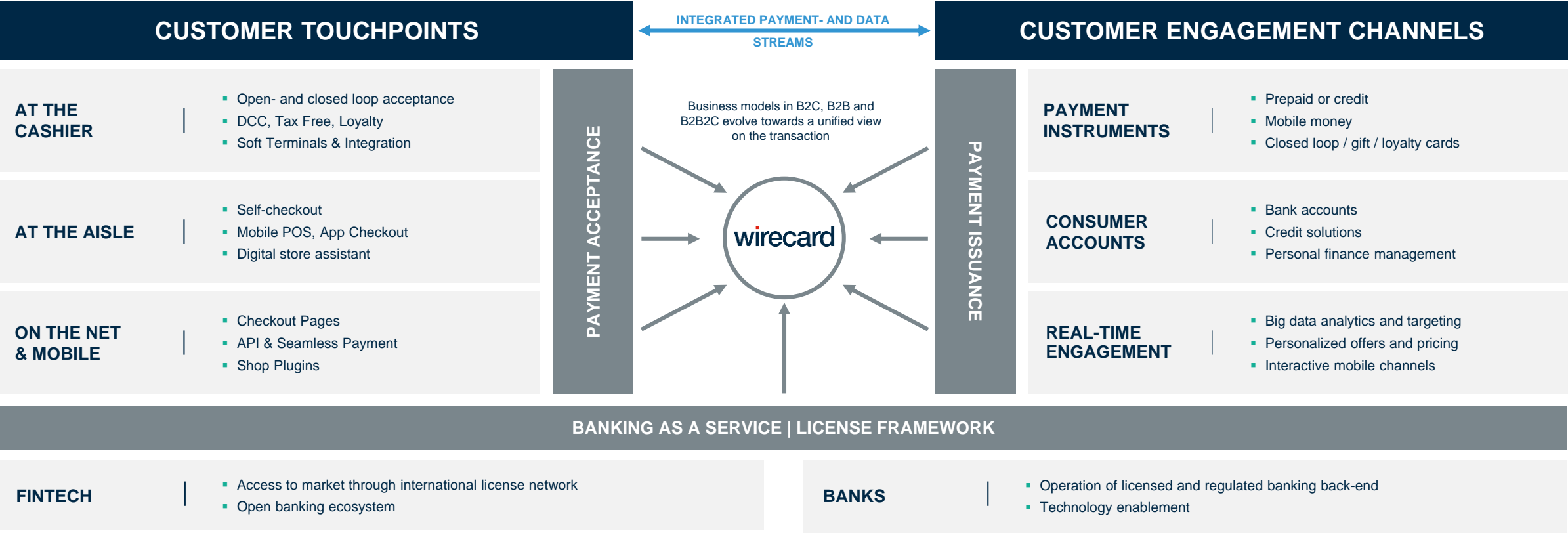
NEW VALUE ADDED SERVICES...

... MERCHANT CASH ADVANCE



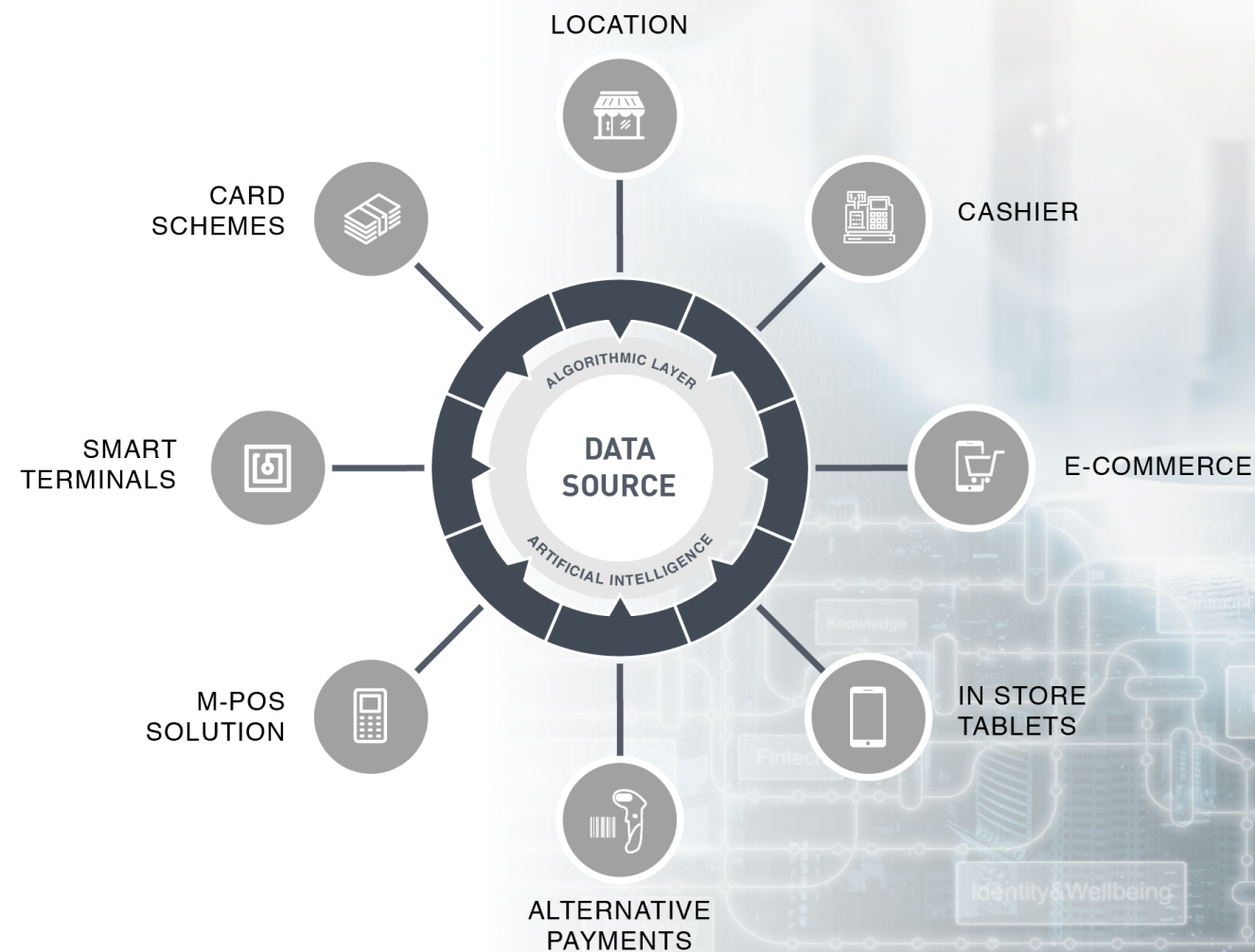
GENERATING NEW BUSINESS MODELS...

... BY COMBINING DIGITAL ACQUIRING AND ISSUING

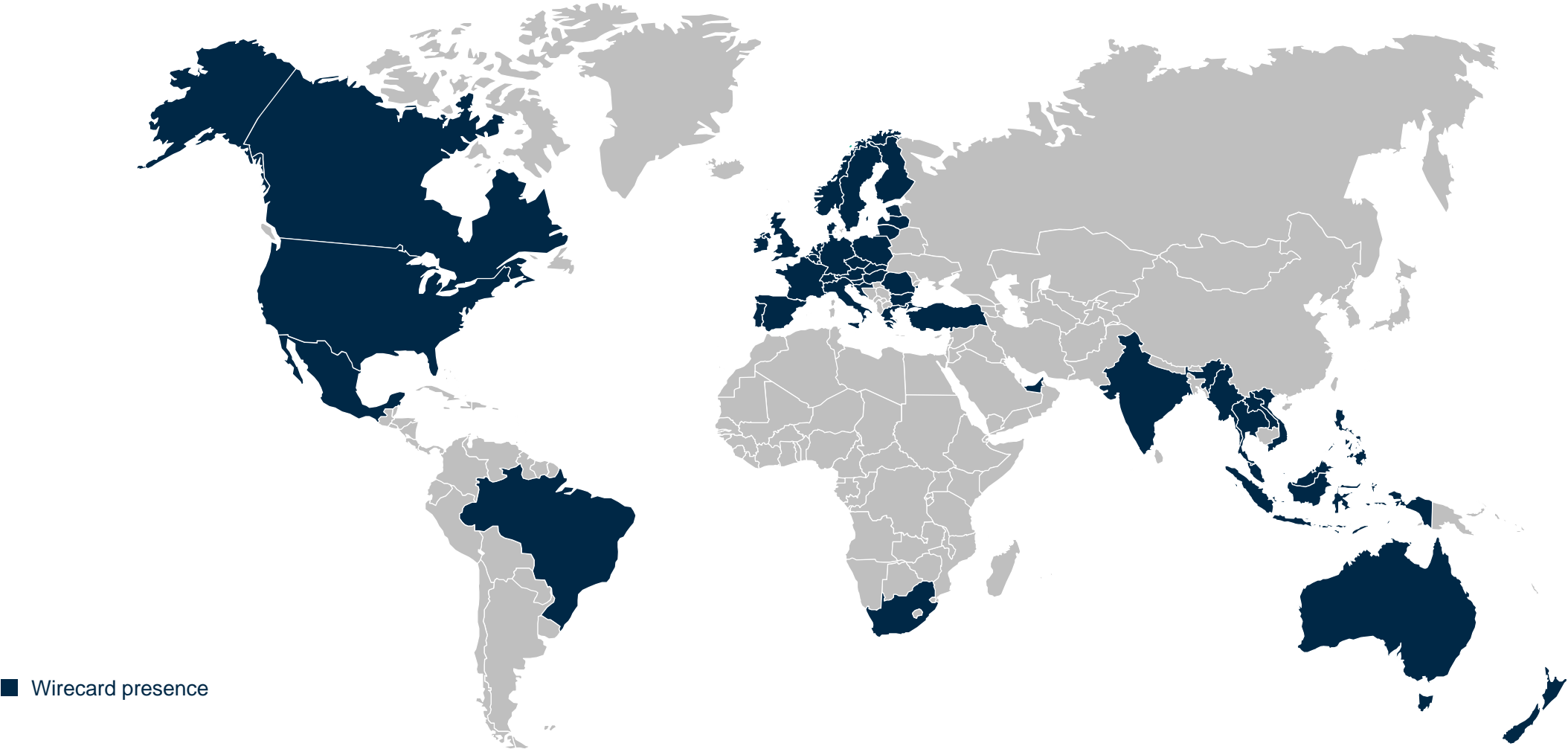


DATA DRIVEN SERVICES

WIRECARD'S OMNICHANNEL OFFERING TO FURTHER INCREASE CONVERSION RATES



GLOBAL REACH



CUSTOMER GAINS AND PARTNERSHIPS

EXAMPLES OF CUSTOMER GAINS, BUSINESS EXTENSIONS AND NEW PARTNERS

TeleClinic, Fortress, Reading, Aston Villa, Moonrise, Weizmann Forex, Elo7, Kyivstar, Advanon, Olympus, Villeroy & Boch, Reise Bank, Afirme, Qatar Airways, SES-imagotag, Air Namibia, Allianz Prime, Mercateo Unite, Sodexo, TransferWise, Crédit Agricole Payment Services, Mizuho Bank, Playa Games, Travel Easy, FedEx Express, Fitbit, EMP, Garmin, Gameforge, Denizen (BBVA), Pflanzen-Kölle, Mammut, Google Pay, Genting Cruise Lines, Australian Federation of Travel Agents, reifen.com, Visa, Mastercard, Breuninger, Giuseppe Zanotti, MCM, ENIO, Telenor, T-Systems, Isuzu, Natura, SAP, EZ-Link, Cheers, Viessmann, comdirect, Gebr. Heinemann, Wirelane, Krämer, IKEA, Jet Airways, Q Versicherung, Cognigy, RHB Bank, Continental, DIHK, PVH/ TOMMY HILFINGER und CALVIN KLEIN, KaDeWe Group, Möbel Inhofer, TAV, Petrol/ MBI, Spendit

PRODUCT INNOVATIONS FIRST 9M 2018

Wirecard launches new ePOS App

Wirecard announced the launch of the new mobile solution Wirecard ePOS App for the acceptance of common international payment methods on mobile devices for small and medium-sized enterprises (SMEs). The new digital platform gives customers the choice of a wide selection of classic and alternative payment methods. Thanks to Wirecard's fast new solution, which can be used on smartphones and tablets, retailers can now easily integrate payment methods into their existing infrastructure. The app is compatible with existing Wirecard solutions and can also accept mobile NFC payments.



PRODUCT INNOVATIONS FIRST 9M 2018



Wirecard launches IoT retail showcase with biometric facial recognition

The showcase combines IoT technologies with biometric facial recognition, thereby granting insights into a seamless purchase and payment experience supported purely by biometric data.

The new solution is set to redefine the traditional customer journey in digital terms: in order to make a purchase and place products into their shopping bag, shoppers simply need to position themselves in front of the shelf, identify themselves via the biometric facial recognition system and choose their products – and the shelf will automatically detect which products have been selected. The changes to the virtual shopping bag as well as the payment process are shown in real time on screen above the IoT shelf.

OUTLOOK

MARKET ENVIRONMENT

Strong prospective market growth of 16% to 17% within Wirecard's core geographies as well as its industry mix for 2018

Ongoing digitalisation

Convergence of all sales channels

Real-time payments

Transition from cash to electronic payments

COMPANY GUIDANCE

Increased EBITDA guidance for FY 2018 of EUR 550 to 570 million
(from previously EUR 530 to 560 m)

Guidance is based on

- Growth of the global e-commerce market and continuing trend towards digitalisation
- Increase of processed transaction volume with existing and new clients
- Economies of scale
- Contribution from recent acquisitions

Detailed break down of guidance mid-point for FY 2018 of EUR 560 million

- Organic growth of > 30%
- > EUR 27 million EBITDA contribution from Wirecard North America
- > EUR 8 million EBITDA contribution from Citi's merchant acquiring business across APAC

WIRECARD'S VISIONARY PLAYING FIELD



**80-85% cash
transactions
worldwide**



**... whereas only
15-20% of all transactions
are electronic**



**... with only 8% to 10%
of all electronic transactions
being fully digitized**



LEAVING AN ENORMOUS MARKET POTENTIAL FOR WIRECARD

VISION 2020 / 2025

2020

TRANSACTION VOLUME

> EUR 215 BN

REVENUE

> EUR 3 BN

EBITDA/-MARGIN

30 – 35%

FCF CONVERSION

> 65%

2025

> EUR 710 BN

> EUR 10 BN

> EUR 3.3 BN

> 65%



FINANCIAL DATA

FINANCIAL DATA

FINANCIAL HIGHLIGHTS

| in EUR m | 9M 2018 | 9M 2017 | Change |
|--|---------|---------|--------|
| Revenues | 1,444.7 | 1,021.4 | 41.4% |
| EBITDA | 395.4 | 286.6 | 38.0% |
| EBIT adjusted* | 347.5 | 247.7 | 40.3% |
| EBIT | 318.6 | 218.3 | 45.9% |
| Income tax expenses | 52.3 | 34.9 | 50.0% |
| Earnings after taxes | 250.2 | 168.5 | 48.5% |
| Earnings per share (basic and diluted) in EUR | 2.02 | 1.36 | 48.5% |
| Cash flow from operating activities (adjusted)** | 310.1 | 234.0 | 32.5% |
| Total equity*** | 1,809.7 | 1,635.2 | 10.7% |
| Total equity and liabilities*** | 5,195.1 | 4,527.5 | 14.7% |
| Employees as of 30.09.2018 / 30.09.2017 | 5,269 | 4,543 | 16.0% |
| thereof full-time employees | 4,970 | 4,207 | 18.1% |
| thereof part-time employees | 299 | 336 | -11.0% |

* Adjusted for amortisation (M&A related)

** Consolidated cash flow from operating activities (adjusted)

*** 2017 figures as of 31.12.2017

FINANCIAL DATA

CONSOLIDATED INCOME STATEMENT

| in EUR m | 9M 2018 | in % of revenues* | 9M 2017 | in % of revenues* |
|---|----------------|-------------------|----------------|-------------------|
| Revenues | 1,444.7 | | 1,021.4 | |
| Own work capitalised | 31.1 | | 29.3 | |
| Cost of materials | 796.0 | 55.1% | 543.4 | 53.2% |
| Gross profit | 679.8 | 47.1% | 507.3 | 49.7% |
| Personnel expenses | 172.0 | 11.9% | 133.3 | 13.1% |
| Other operating expenses | 119.2 | 8.3% | 96.4 | 9.4% |
| Other operating income | 7.2 | 0.5% | 9.1 | 0.9% |
| Share of profit or loss from associates (at equity) | -0.4 | 0.0% | -0.2 | 0.0% |
| EBITDA | 395.4 | 27.4% | 286.6 | 28.1% |
| Amortisation and depreciation | 76.9 | 5.3% | 68.2 | 6.7% |
| EBIT | 318.6 | 22.0% | 218.3 | 21.4% |
| Financial result | -16.0 | | -14.9 | |
| Earnings before taxes | 302.6 | | 203.4 | |
| Income tax expenses | 52.3 | 17.3% | 34.9 | 17.2% |
| Earnings after taxes | 250.2 | 17.3% | 168.5 | 16.5% |
| EBITDA | 395.4 | 27.4% | 286.6 | 28.1% |
| Amortisation and depreciation (M&A adjusted) | 47.9 | 3.3% | 38.8 | 3.8% |
| EBIT adjusted** | 347.5 | 24.1% | 247.7 | 24.3% |
| Amortisation and depreciation (M&A-related) | 28.9 | 2.0% | 29.4 | 2.9% |
| EBIT | 318.6 | 22.0% | 218.3 | 21.4% |

* Taxes on income and profit with regards to Earnings before Taxes (EBT)

** Adjusted by amortisation (M&A related)

FINANCIAL DATA

BALANCE SHEET

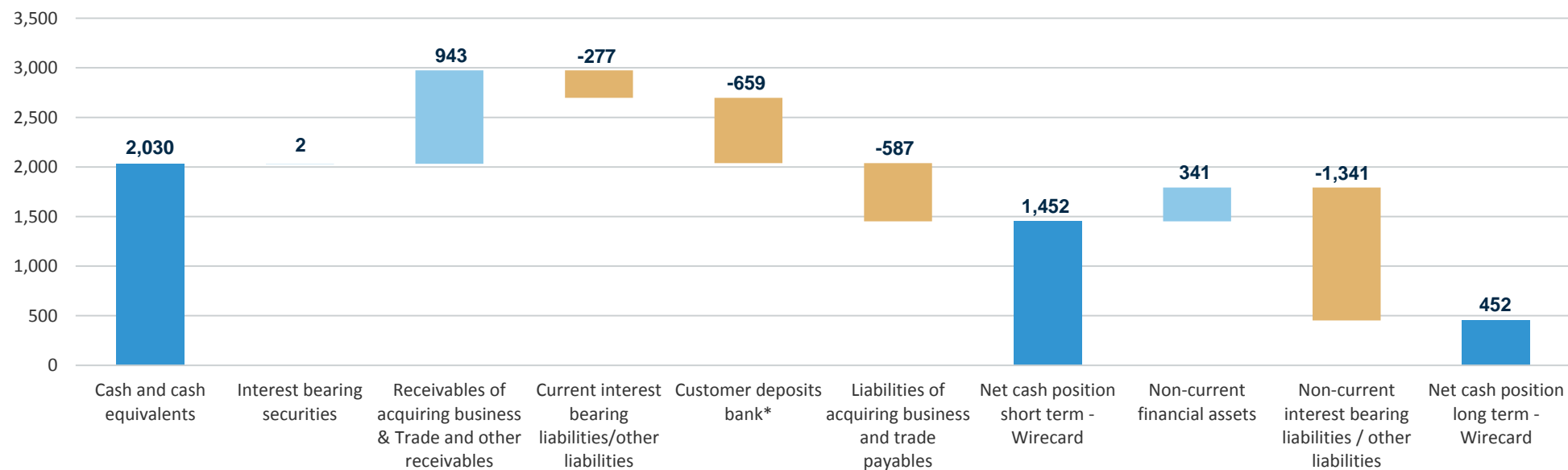
| Assets in EUR m | 30.09.2018 | 31.12.2017 | Equity and liabilities in EUR m | 30.09.2018 | 31.12.2017 |
|-----------------------------------|----------------|----------------|--|----------------|----------------|
| Goodwill | 660.4 | 675.8 | Total equity | 1,809.7 | 1,635.2 |
| Customer relationships | 454.8 | 484.9 | Non-current interest-bearing liabilities | 1,198.6 | 754.8 |
| Internally-generated assets | 135.6 | 120.0 | Other non-current liabilities | 142.2 | 85.4 |
| Other intangible assets | 125.1 | 109.0 | Deferred tax liabilities | 87.6 | 76.9 |
| Property, plant and equipment | 62.8 | 57.5 | Total non-current liabilities | 1,428.4 | 917.1 |
| Investments (equity method) | 14.2 | 14.6 | Liabilities of the acquiring business | 517.7 | 422.6 |
| Fin. and other assets | 386.1 | 310.2 | Trade payables | 68.9 | 71.4 |
| Deferred tax assets | 6.9 | 9.1 | Interest bearing liabilities | 112.0 | 311.6 |
| Total non-current assets | 1,845.8 | 1,781.1 | Other provisions | 5.6 | 2.4 |
| Inventories and work in progress | 11.4 | 13.3 | Other liabilities | 165.3 | 149.4 |
| Receivables of acquiring business | 590.1 | 442.0 | Customer deposits bank | 1,051.6 | 973.2 |
| Trade and other receivables | 352.9 | 269.7 | Tax provisions | 35.9 | 44.6 |
| Tax credits | 15.8 | 11.0 | Total current liabilities | 1,957.0 | 1,975.2 |
| Interest bearing securities | 349.2 | 109.1 | Total liabilities | 3,385.4 | 2,892.3 |
| Cash and cash equivalents | 2,029.8 | 1,901.3 | | | |
| Total current assets | 3,349.3 | 2,746.4 | | | |
| Total assets | 5,195.1 | 4,527.5 | Total equity and liabilities | 5,195.1 | 4,527.5 |

FINANCIAL DATA

NET CASH

Net cash bridge 9M 2018

In EUR m



| * Customer deposits bank break down in EUR m | 30.09.2018 |
|--|------------|
| Customer deposits - balance sheet amount | 1,052 |
| thereof in long-term interest bearing securities | -43 |
| thereof in interest bearing securities and fixed-term deposits | -349 |
| Customer deposits relevant for net cash calculation | 659 |

FINANCIAL DATA

CASH FLOW AND INCOME TAX ANALYSIS

| in EUR m (except where stated) | 9M 2018 | 9M 2017 | Change |
|---|--------------|--------------|--------------|
| Cash flow from operating activities (adjusted)* | 310.1 | 234.0 | 32.5% |
| Operative capex | -52.8 | -52.8 | 0.0% |
| Free cash flow | 257.3 | 181.2 | 42.0% |
| Earnings after taxes | 250.2 | 168.5 | 48.5% |
| Cash conversion in % | 103% | 108% | |

* Consolidated cash flow from operating activities (adjusted)

| in EUR m | 9M 2018 | in % of EBT | 9M 2017 | in % of EBT |
|---|--------------|--------------|--------------|--------------|
| Earnings before taxes | 302.6 | | 203.4 | |
| Income tax expenses | -52.3 | 17.3% | -34.9 | 17.2% |
| thereof deferred tax expenses/income | -21.0 | 6.9% | -3.6 | 1.8% |
| thereof effective tax expenses | -31.3 | 10.4% | -31.3 | 15.4% |
| Net cash outflow arising from income tax | -44.0 | | -22.7 | |
| thereof income tax | -44.0 | | -22.7 | |
| thereof capital gain tax on dividends | 0.0 | | 0.0 | |

THANK YOU

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