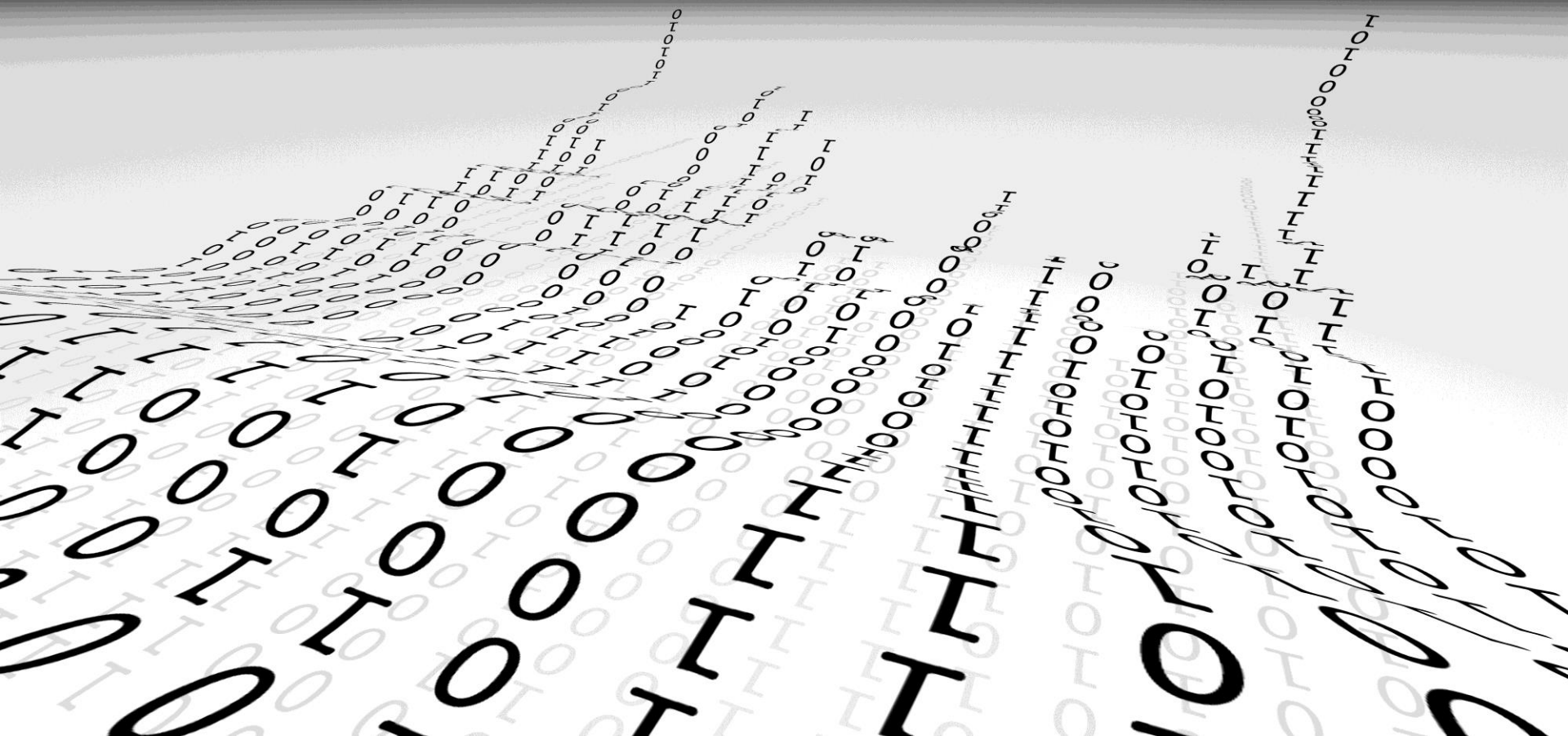




Wirecard AG – Investor Presentation

6 Months Results 2011



Agenda

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Results, Company and Stock

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Growth Drivers, Trends and Outlook 2011

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Financial Data

Key Figures

6 Months Results of Fiscal 2011/2010

			6M/2011	6M/2010	Change in %
Results	▪ Revenues	EUR mn	147.9	123.8	+19%
	▪ EBITDA	EUR mn	35.4	33.5	+6%
	▪ <i>EBITDA without one- offs</i>	<i>EUR mn</i>	<i>40.6</i>	33.5	+21%
	▪ Earnings after taxes	EUR mn	25.6	*26.8	-4%
	▪ Cash flow from operating activities**	EUR	27.7	26.4	+5%

Outlook 2011 EBITDA between 81 and 89 million Euro

* Impacted by one-time effects in deferred taxes

** Cash flow from operating activities (adjusted for transaction volumes of a transitory nature)

The Company

Key Figures

- > 12,000** corporate customers from various industries
- < 500** employees
- 120** transaction currencies
- 85** payment and risk management solutions
- 7.1** billion euros in transaction volume as at June 30, 2011



The Company

Highlights 1st Half of Fiscal Year 2011

- **Unchanged positive development on new customer gains**, such as Berner Group, QVC Italy, airberlin, MEDION
- **Sustainable cross- and up-selling** of products and services into existing customer base
- **New features/enhancement of product lines services**, e.g. launch of adjusted mywirecard.com-platform, white-label solution for co-branded cards
- **Acquisition** of Procard (Dubai) as a new hub in the Middle East region
- **Key Asian alliances** with China UnionPay and Alipay – new Asian customer relationships based on China UnionPay online payment service

Company

Products and Services

Credit Card Acquiring	Wirecard Bank Principal Member of Visa, MasterCard, licensed acquirer for China UnionPay, Discover/Diners and JCB
Funds Transfer	SWIFT, SEPA, IZV/AZV and domestic direct debit via Wirecard Bank
Payment Processing	Support of all major international payment methods
Risk Management	Comprehensive protection for merchants
Bank Accounts	Corporate and private bank accounts
Alternative payments	e.g. Alipay, giropay, iDEAL, eps, paysafecard
Issuing	Prepaid cards, virtual or physical, Co-branded and payout cards
Point-of-Sale (PoS)	Support of all (!) sales channels, including stationary retail stores
Call Center	Operation of own call center facility, 24/7 in 16 languages



The Company

USPs

A particular unique selling point of the Wirecard Group is the centralization of payment transactions from many different distribution and procurement channels on a single platform

- Combination of software technology and bank products
- International orientation – a single platform for all services
- Centralization of payment transactions from many and different distribution and procurement channels to a single platform
- Online-oriented acquiring bank in the Group (e.g. in 15 payout currencies)
- Continuing expansion of payment acceptance services (e.g. China UnionPay)
- Innovative software-based banking products (SCP-virtual credit cards, payout cards, co-branded cards)

The Company

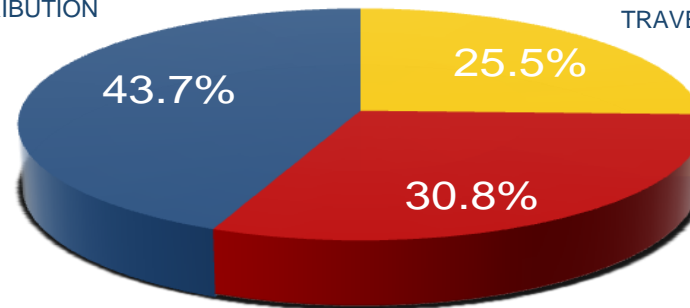
Diversified Customer Portfolio – Various Industries

In the 1st half year of 2011 the transaction volume* amounted to EUR 7.1 billion (+22% yoy) and is allocated as at the end of the 2nd quarter 2011 to the individual target industry segments as follows:

Transaction Volumes

CONSUMER GOODS
 MAIL ORDER / TV SHOPPING
 BRICK AND MORTAR SHOPS
 DIRECT SALES / DISTRIBUTION

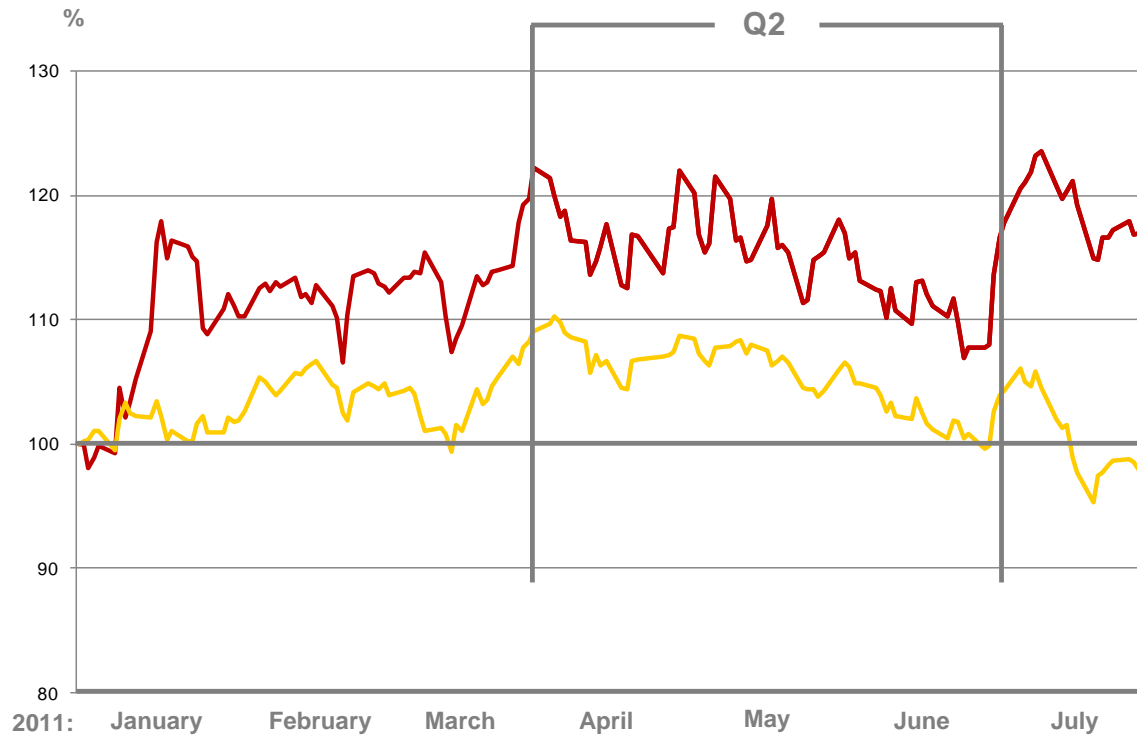
TRAVEL & TOURISM
 AIRLINES
 HOTELS
 TRAVEL SITES
 TRAVEL AGENTS



DIGITAL GOODS
 DOWNLOADS (MUSIC / SOFTWARE)
 GAMES
 COMMUNITIES
 SPORTS BETTING
 POKER / CASINO

* Transaction volumes namely acceptance and issuing means of payment along with associated value added services

Wirecard Stock Stock Performance YTD 2011



— Wirecard AG, indexed

— TecDAX, indexed

ISIN	DE0007472060
WKN	747206
Ticker Symbol	WDI
Market Segment	Prime Standard
Index	TecDAX
Number of Shares	101,803,139

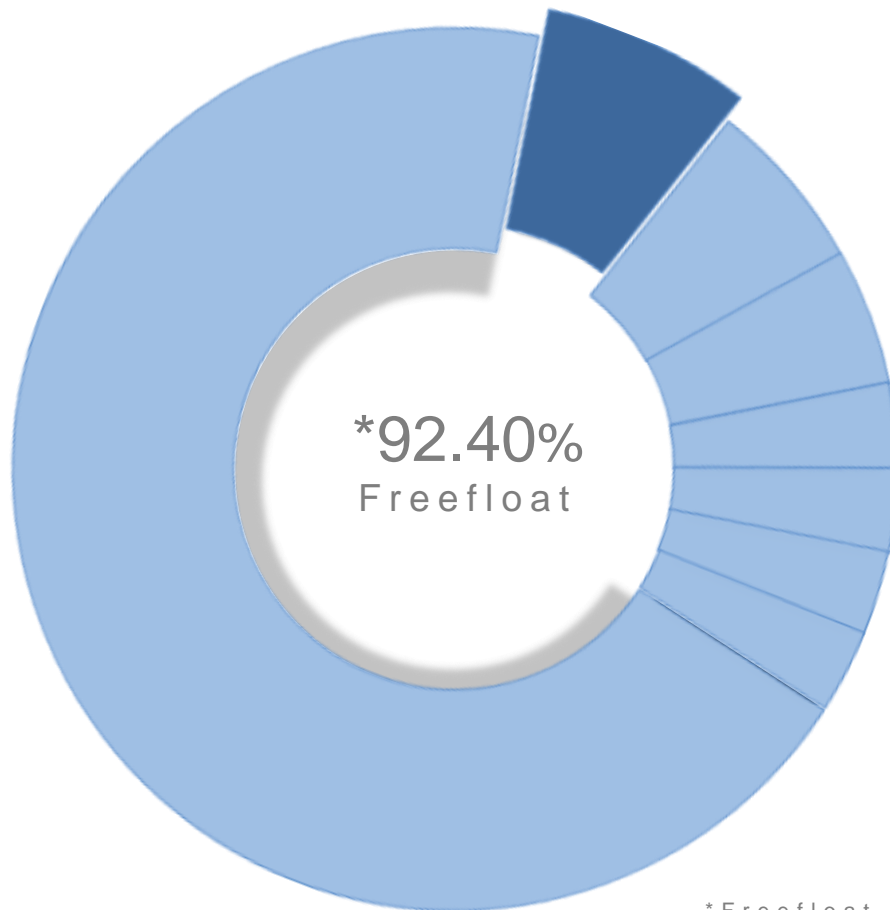
Year High 2011 EUR 13.28

Year Low 2011 EUR 9.43

**Closing Price (Xetra)
June 30th, 2011** EUR 12.33

Market Cap. EUR bn 1.26

Wirecard Stock Shareholder Structure | August 18, 2011



MB Beteiligungsgesellschaft mbH

7.6 % (DE)

***Jupiter Asset Management Limited**

6.26 % (UK)

***Alken Fund SICAV**

5 % (LU)

***Wasatch Holdings Inc.**

3.1 % (US)

***Columbia Wanger AM LLC**

3.08 % (US)

***Henderson Group Plc**

3.04 % (UK)

***Ameriprise Financial, Inc.**

3.04 % (US)

*Freefloat in accordance with Deutsche Boerse regulations

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Growth drivers

The Internet has established itself as a key distribution channel

In 2011 Europe's eCommerce market will continue to record a 13% growth (based on the outlook for the individual target sectors)

- Consumer goods: two-digit growth yoy by ~10% 2010 to 2015 (EU-17 states) (Forrester 2011)
- Online retail in Germany to grow by 15.5% in 2011 (bvh 2011)
- In 2011 a 9%-growth rate predicted for the European Online Travel market (PhoCusWright 2010)
- Streaming media business: world annual growth rate of 27% expected by 2014 (Insight Research Corp. 2010)

Growth drivers

Challenges for online merchants

- To benefit from significant savings potential by outsourcing their payment processing services
- Continual new challenges with regards to payment systems and risk management solutions to combat fraud and minimize payment default, especially in cross border retail
- The ratio between the POS and online business is shifting in favor of the Internet. Merchants are responding to this trend by employing so-called multi-channel retailing services
- New, alternative payment solutions gain ground, such as bank-based solutions e.g. giro pay, iDEAL or eps; soon the SEPA direct debit payments. At the same time the Maestro (MasterCard) debit card, based almost entirely on chip and PIN technologies, can increasingly be used for online commerce



Wirecard Strategy

Key operative measures

To continue strategy **Extension of new customer relationships / Cross- / Up-Selling potential within existing customer portfolio**

- Evolutionary expansion of customer relationships by providing new payment- and risk management solutions
- To continually add international payment acceptances (e.g. China UnionPay), additional banking services (e.g. SEPA direct debit, currency management)
- Innovative bank based prepaid card products (SCP, Co-Branded Cards)

New potentials **Based on additional partnerships in Europe and Asia**

- Expansion of Asian business
- Wirecard AG as European partner for merchants with global reach
- Extension of prepaid card business within Europe

Wirecard Strategy

Asia – Future growth market

New hubs in Singapore and Dubai

- Expansion of banking network and partner network
- Wirecard AG as European partner for internationally oriented Asian merchants

New partnerships in China

- China UnionPay:
China's credit card brand is UNIONPAY;
2.38 billion cards issued within Asia Pacific Area;
nearly 50% market share in APAC
- Alipay – a subsidiary of the Chinese Alibaba Group:
China's leading internet payment system;
550 million users registered;
daily transaction volume at around USD 298 million



Wirecard Strategy

Issuing@wirecard

B2B Issuing Supplier & Commission Payments (SCP), Payout cards



- Industry-specific card-based pay-out solutions: settlement of global payments at exact costs

Co-branding cards, White labeling

- e.g. Bonayou Co-Branding Card issued by Wirecard Bank

B2C Issuing mywirecard.com



- mywirecard MasterCard (virtual und plastic)
- mywirecard to go Visa

Prepaid Trio

- Bank account, German girocard, Visa Card – three product components – all prepaid based

Outlook Guidance

Fiscal 2011: EBITDA between 81 and 89 million Euro

1st half of 2011: 5.2 mn euros one-off extraordinary expenses

- included in EBITDA outlook
- one-offs have been taken care of conclusively

2nd half of 2011:

- Additional positive impact to be expected from Chinese partnerships and the Germany-wide spread of the mywirecard 2go Visa prepaid card at the point of sale
- European E-Commerce market to remain strong

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Financial Data

Key Figures 6 Months 2010/2011

in TEUR	6M/2011	6M/2010
Revenues	147,872	123,845
EBITDA	35,350	33,546
EBIT	31,810	30,866
Taxes	6,170	*3,769
Profit after Taxes	25,607	*26,776
EPS**	0.25	*0.26
Operating Cash flow***	27,722	26,408
Shareholders' Equity	305,215	262,720
Total Equity and Liabilities	601,547	517,364
Employees – annual average	487	509
thereof full-time employees	357	376
thereof part-time employees	130	133

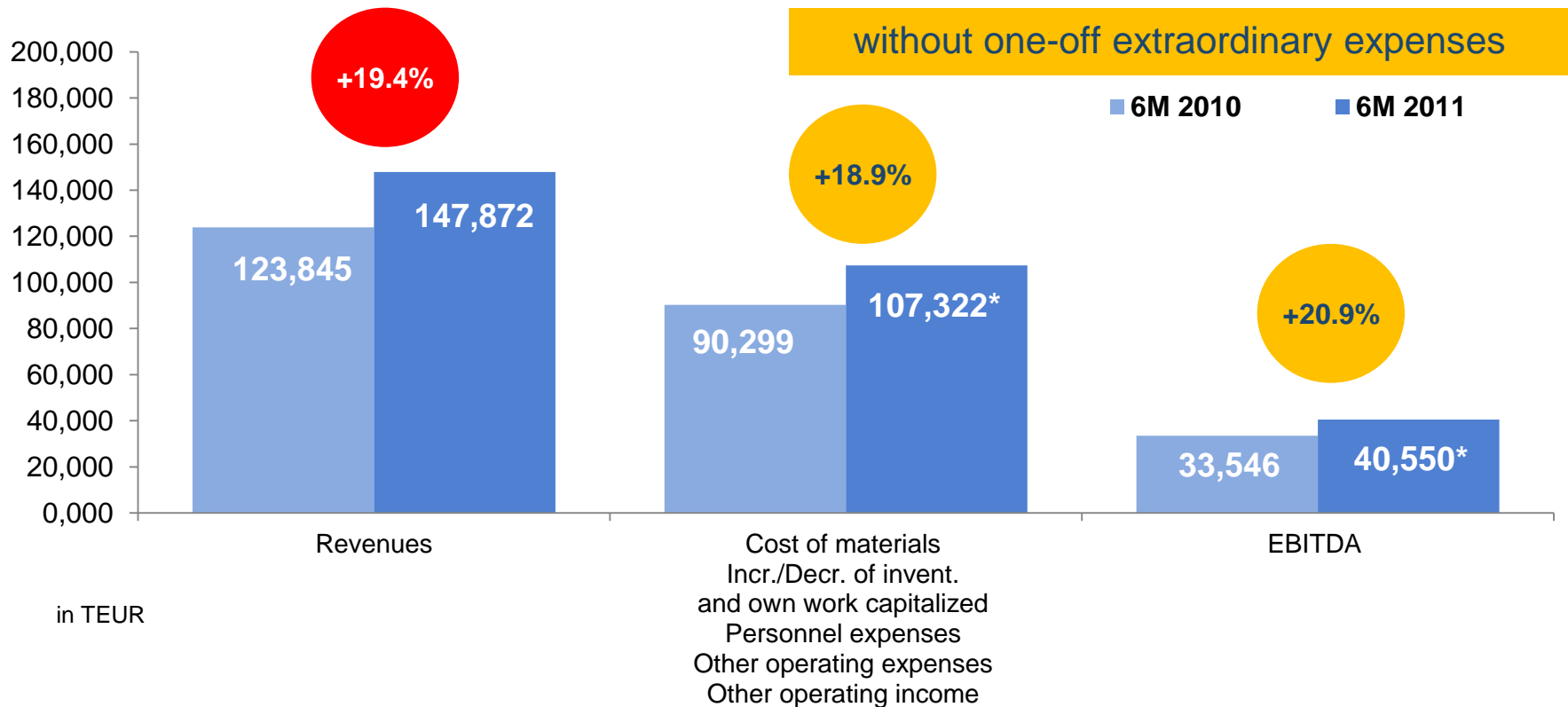
* Impacted by one-time effects in deferred taxes

** Earnings per share – in EUR (diluted)

*** Cash flow from operating activities (adjusted for transaction volumes of a transitory nature)

Financial Data

Revenues, Costs and EBITDA Growth 6 Months 2010/2011

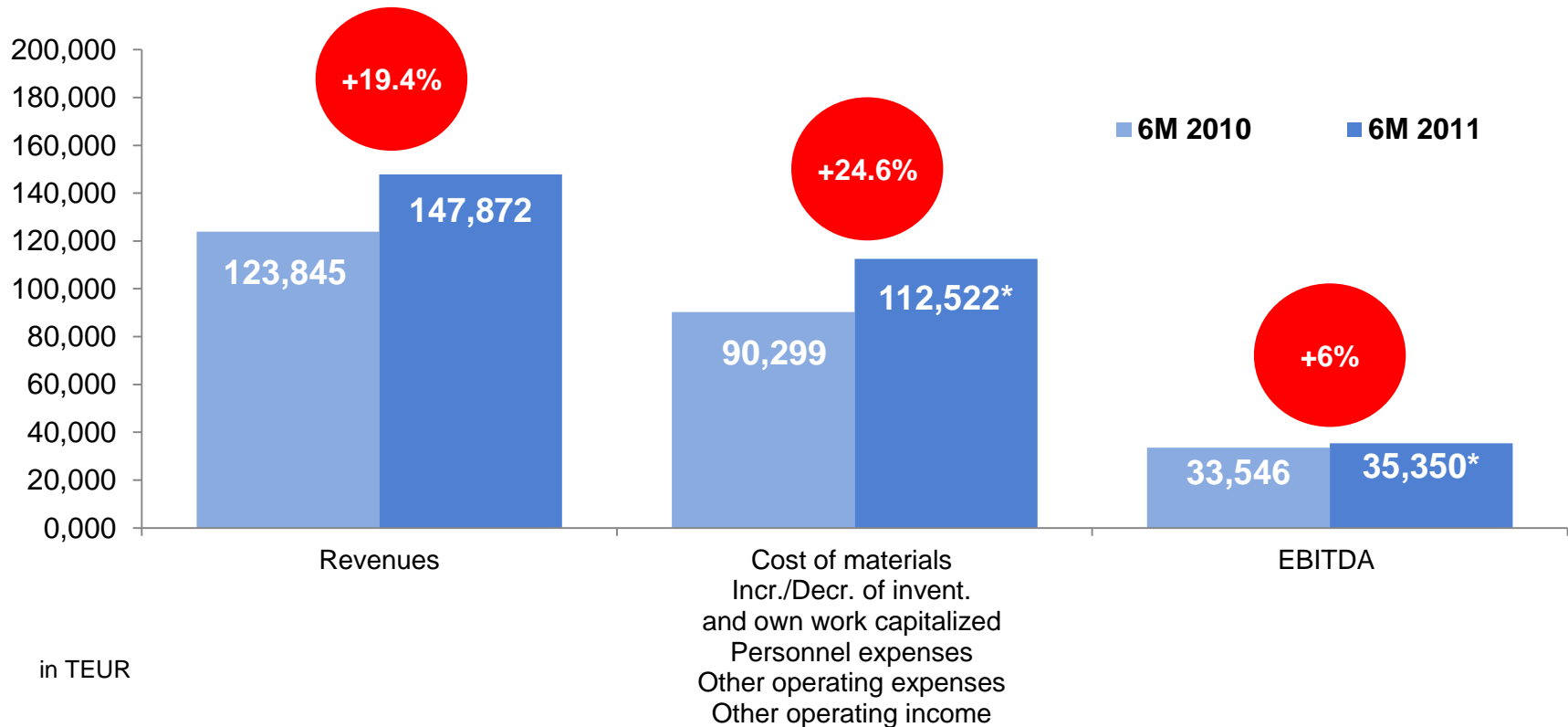


* Figures without non-recurring special expenditures in the amount of EUR 5.2 million.

Without these one-off costs, EBITDA in the first half year of 2011 would have increased by 21% year-on-year, to reach EUR 40.6 million.

Financial Data

Revenues, Costs and EBITDA Growth 6 Months 2010/2011



* These include non-recurring special expenditures in the amount of EUR 5.2 million (Q1 = 2.3 million; Q2 = 2.9 million).
Without these one-off costs, EBITDA in the first half year of 2011 would have increased by 21% year-on-year, to reach EUR 40.6 million.

Financial Data

Consolidated Income Statement 6 Months 2010/2011

in TEUR	6M/2011	of Sales	6M/2010	of Sales
Revenues	147,872		123,845	
Own work capitalized	3,435		2,531	
Cost of materials	(85,969)	(58%)	(67,137)	(54%)
Personnel expenses	(14,042)	(9%)	(14,217)	(11%)
Other operating expenses	(16,653)	(11%)	(12,005)	(10%)
Other operating income	707		529	
EBITDA	35,350	23.9%	33,546	27.1%
Depreciation	(3,540)	(2%)	(2,680)	(2%)
EBIT	31,810	21.5%	30,866	24.9%
Financial results	(33)		(321)	
Income tax	(6,170)		(3,769)	
Profit after taxes	25,607		26,776	
Diluted earnings per share	0.25		0.26	

Financial Data

Financial comments 6 Months 2011/2010

Income tax expenses 2010/2011

in TEUR	6M/2011	in % of profit before taxes	6M/2010	in % of profit before taxes
Earnings before taxes	31,777		30,545	
Taxes on income and profit	(6,170)	(19,4%)	(3,769)	(12,3%)
thereof impact from deferred taxes				
from outside basis differences	-		684	
from other deferred taxes	127		(2,193)	
thereof actual income taxes	(6,297)	(19,8%)	(2,260)	(7,4%)

Financial Data

Payment Services Directive (PSD): new legislation

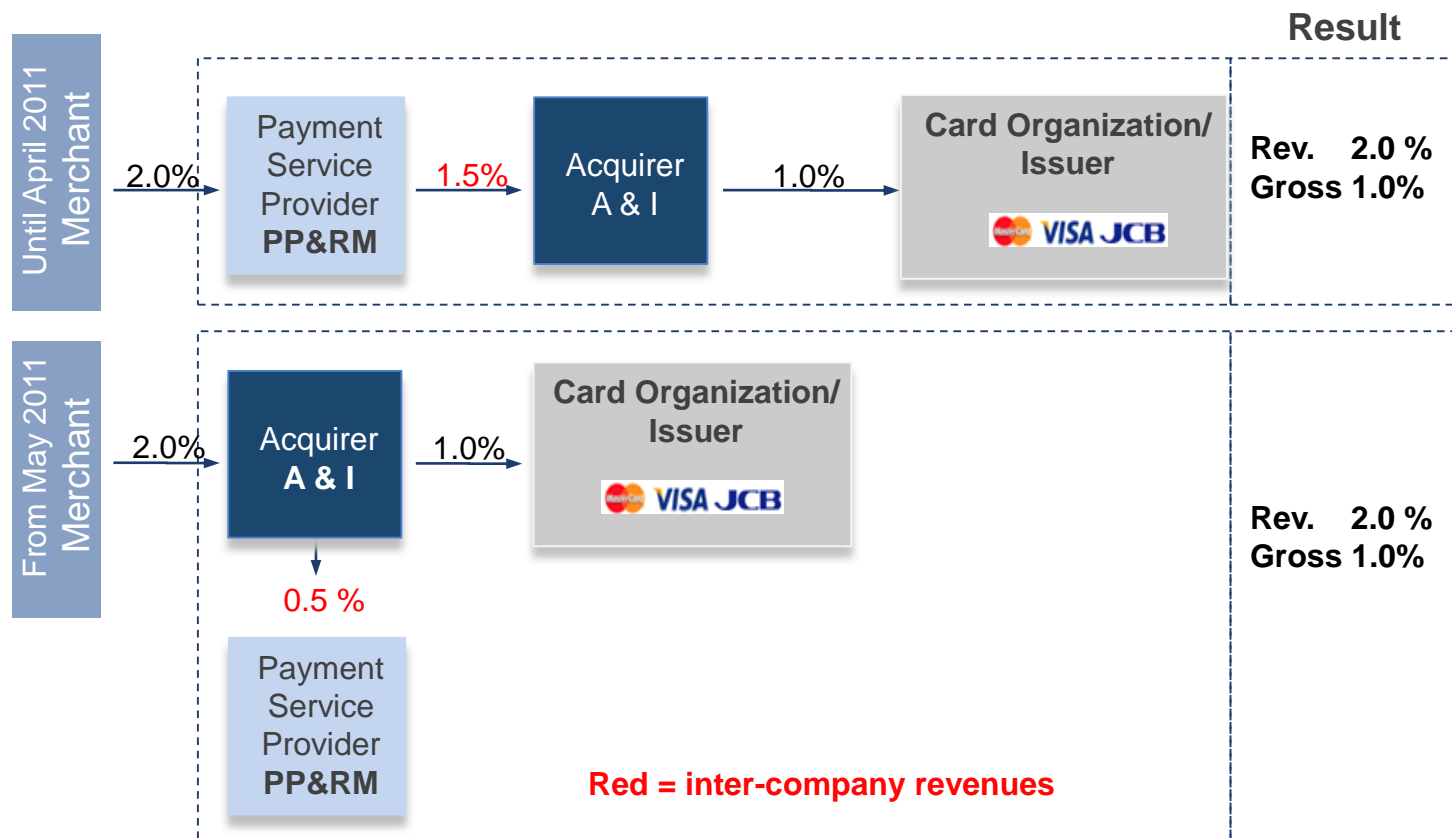
EU Payment Services Directive (PSD) to be implemented in the local laws of the member states: in Germany from April 30, 2011. Payment Services Provider need a license to provide payment services

- Wirecard Bank as a full licensed German bank has the license subject to PSD
- Invoicing for acquiring transferred into Wirecard Bank, instead of the PSP units
- No impact on revenues and profitability of the Group
- No impact on profitability of the segments PP&RM and A&I
- Impact on PP&RM and A&I segment revenues and on consolidation (intersegment revenues)

Financial Data

Changes in Accounting – Example of a Card Transaction

For demonstration purposes only: percentage payable to....



Financial Data

Balance Sheet as of June 30th, 2011 / Dec. 31, 2010

ASSETS	06/30/2011	12/31/2010	EQUITY AND LIABILITIES	06/30/2011	12/31/2010
NON-CURRENT ASSETS	239,055	235,224	SHAREHOLDERS' EQUITY	305,215	289,844
- Goodwill	111,851	101,340	LIABILITIES	296,332	260,015
- Deferred tax assets	1,523	1,205	- Current provisions	1,206	1,652
- Self-provided intangible assets	19,128	16,901	- Tax provisions	6,040	3,733
- Other intangible assets	14,912	13,050	- Trade payables	147,093	98,444
- Customer-relationships	63,133	62,451	- Interest-bearing bank loans	32,002	22,001
- Other assets	28,508	40,277	- Deferred income taxes	6,775	6,584
CURRENT ASSETS	362,492	314,635	- Other liabilities	10,708	8,856
- Trade receivables	134,212	118,741	- Customer deposits	92,508	118,745
- Cash and cash equivalents	217,335	185,355			
- Interest-bearing securities	9,000	10,000			
- Other	1,945	0,539			
Total ASSETS	601,547	549,859	Total EQUITY and LIABILITIES	601,547	549,859

in TEUR

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