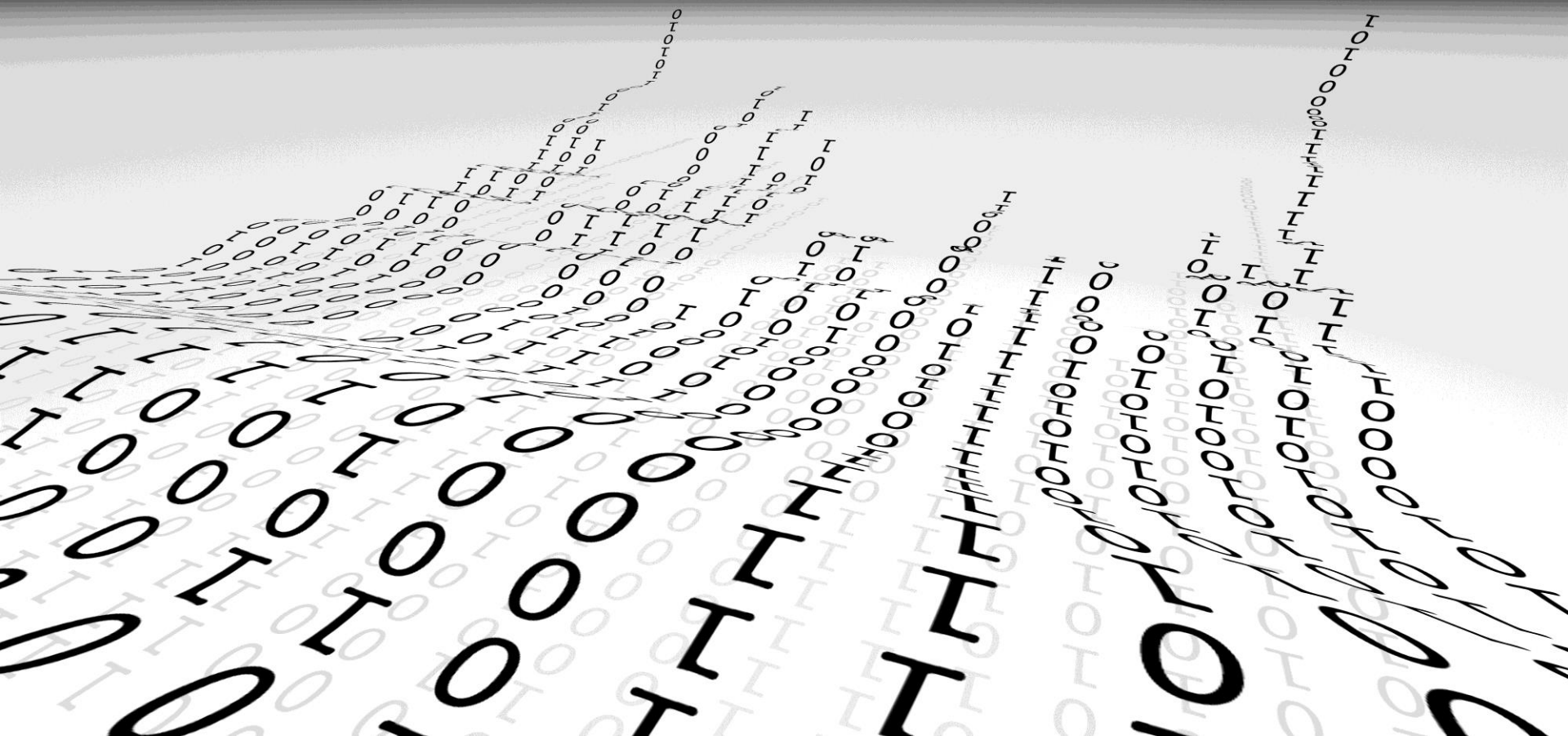




Wirecard AG – Investor Presentation

Results 3rd Quarter of Fiscal 2011



Agenda

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Financial Data

Key Figures

9 Months Results of Fiscal 2011/2010

			9M/2011	9M/2010	Change in %
Results	▪ Revenues	EUR mn	232.4	194.7	+19%
	▪ EBITDA	EUR mn	58.6	52.7	+11%
	▪ <i>EBITDA without one-offs</i>	<i>EUR mn</i>	63.8	52.7	+21%
	▪ Earnings after taxes	EUR mn	42.3	40.5	+4%
	▪ Cash flow from operating activities*	EUR	44.1	38.5	+15%

Outlook 2011 Guidance range narrowed: EBITDA between 83 and 89 million euros (instead of 81 to 89 million euros)

* 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
- 11.2** billion euros in transaction volume as at September 30, 2011



The Company

Highlights of the last 9 months 2011

- **Unchanged positive development on new customer gains**, such as Berner Group, QVC Italy, SISTIC, airberlin, MEDION, BAUKING, Lekkerland Online
- **Sustainable cross- and up-selling** of products and services into existing customer base, such as Villeroy & Boch
- **New features/enhancement of product lines services**, e.g. launch of adjusted mywirecard.com-platform, white-label solution for co-branded cards
- **Acquisiton** 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
- **Strategic alliance between Wirecard and RatePAY** – Wirecard customers can approach new client groups with installment payments

Products and solutions

Wirecard Group's services

Online payment services	Support of all major global payment methods
Acquiring services	Wirecard Bank is a Member of Visa, MasterCard, licensed acquirer for Discover/Diners, China UnionPay, JCB
Payment acceptance	Collection of a variety of alternative payment solutions such as: eps, giro pay, iDEAL, Alipay
Risk and fraud management	Consumer identification and credit rating, strategy management & decision-making solutions including fraud prevention, business intelligence
Issuing	Prepaid cards as payout solutions, Co-branding cards, virtual or physical
Banking services	Forex management services, corporate and private bank accounts
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



Products and solutions

How to connect – implementation options

Wirecard offers Merchants a wide range of options to connect to its platform:

- Hosted Payment Page
- Virtual Terminal
- PoS Terminal
- Real time Payment & Risk Transaction Processing, Application Programming Interfaces (APIs)/ Software Development Kits
- Batch Processing APIs
- Reconciliation / Reporting Files and Data Feeds in various file formats
- Standardized sector-independent shop systems solutions (“shop plugins”)
- “End-to-end” and readily usable industry solutions in cooperation with leading industry-specific service providers for various industries

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

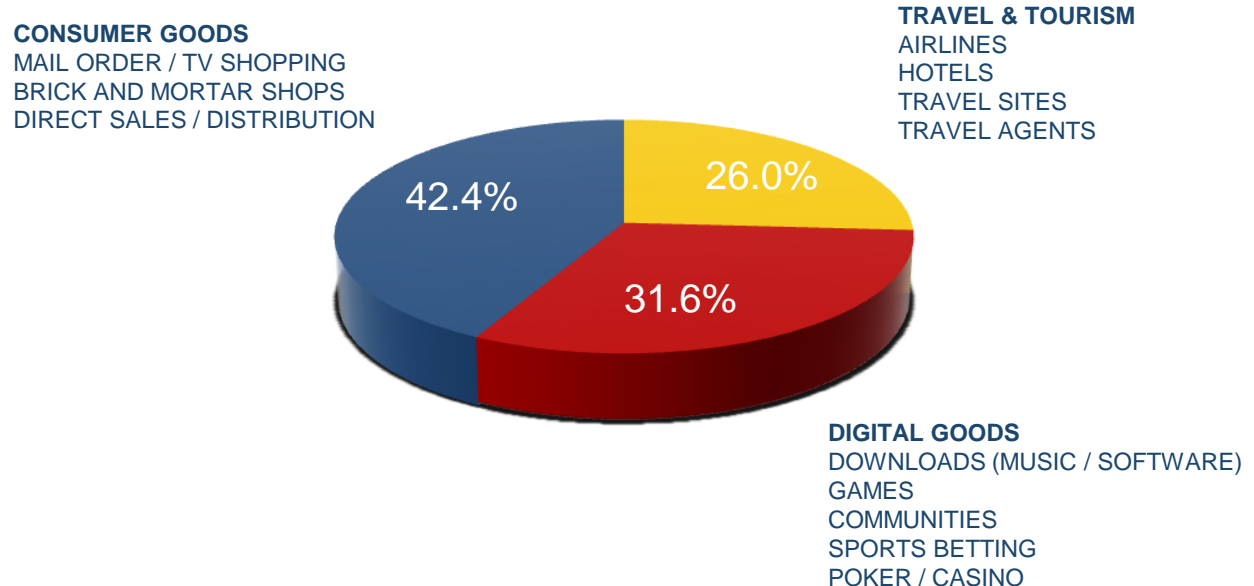
- Combination of software technology and bank products
- International orientation – a single platform for all services
- Centralization of payment transactions from many and different distribution and procurement channels to a single platform
- Online-oriented acquiring bank in the Group (e.g. in 18 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

After 9 months 2011 the transaction volume* amounted to EUR 11.2 billion (+23% yoy) and is allocated as at the end of the 3rd quarter 2011 to the individual target industry segments as follows:

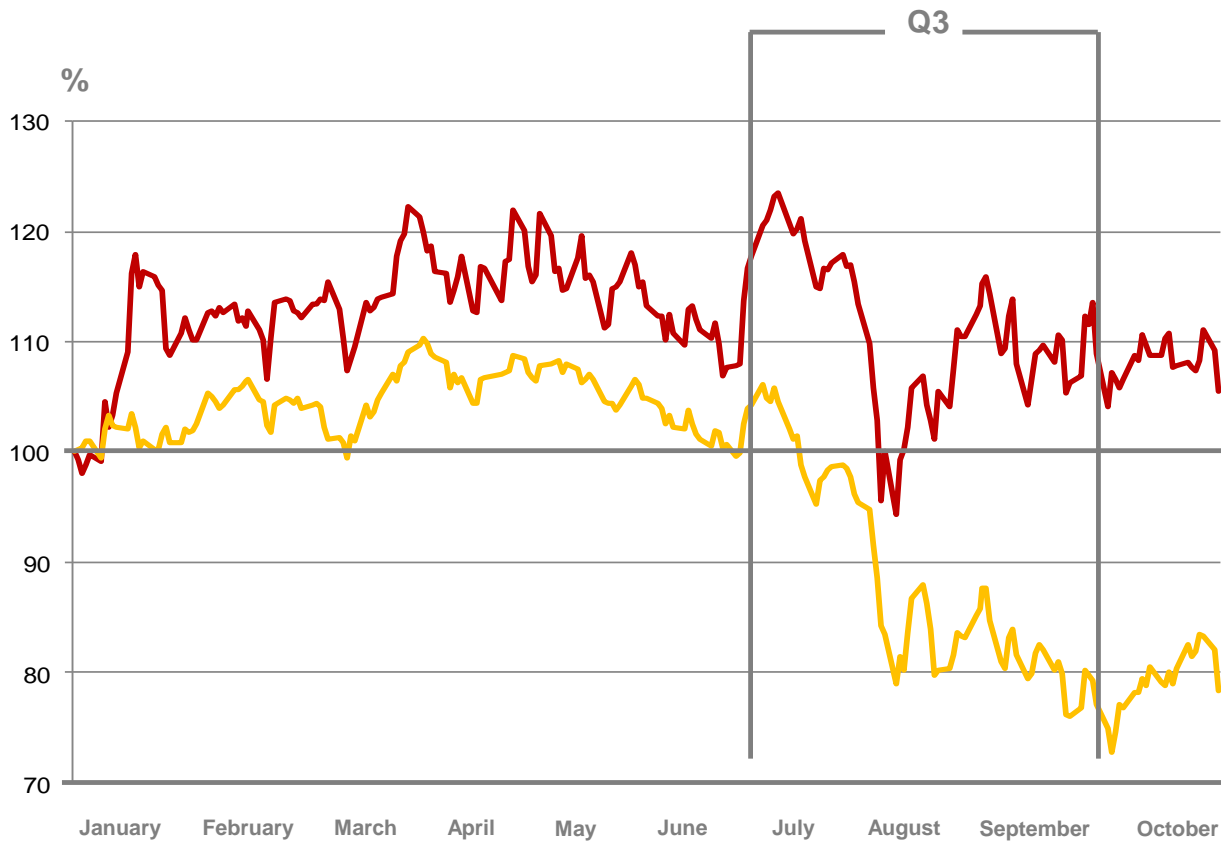
Transaction Volumes



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

Wirecard Stock

Stock Performance YTD 2011

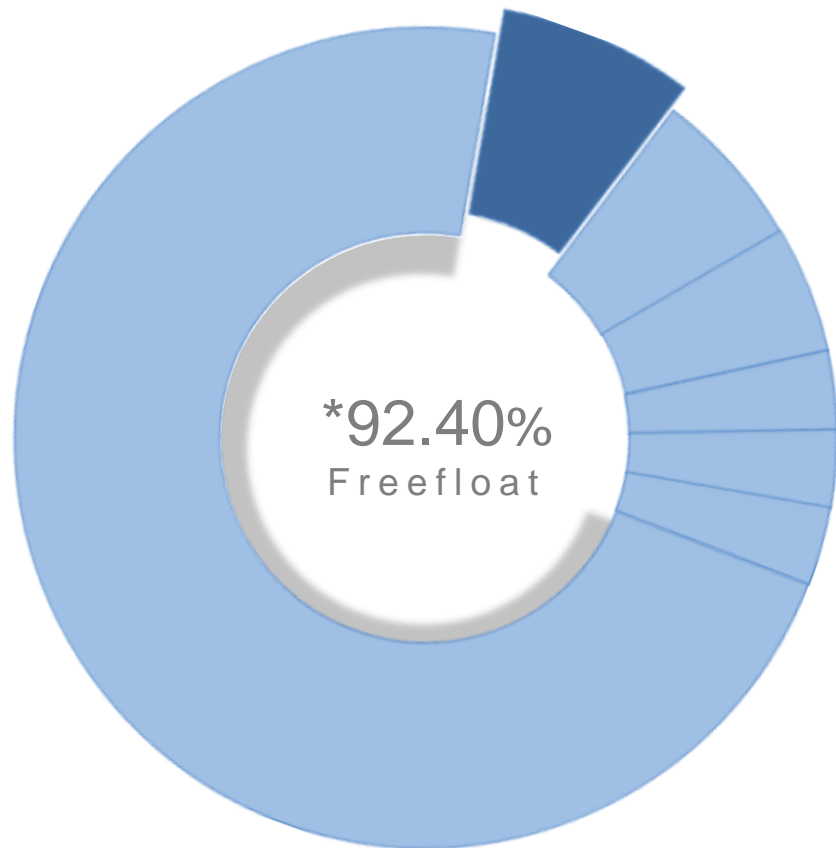


— Wirecard AG, indexed
 — TecDAX, indexed

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) November 15th, 2011	EUR 11.52
Market Cap.	EUR bn 1.17

Wirecard Stock

Shareholder Structure | November 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)

***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)

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

Products and solutions

Card issuing platform – support for multiple card types

Consumer Payment Cards	Co-branded consumer payment cards	Closed loop card solutions	B2B card solutions
<p>Easy and flexible</p>	<p>Loyalty by bonus</p>	<p>Card solutions in accordance with the EU e-money guideline</p>	<p>Standardized real time payments worldwide</p>
<p>Own branded card solutions mywirecard 2go Visa (plastic) Mywirecard MasterCard (virtual) mywirecard.com</p>	<p>Co-Branded card solutions White labeling platform for partner companies Plastic and virtual cards</p>	<p>E-money gift cards For retailers and online merchants based on existing acceptance networks</p>	<p>Supplier and Commission Payments (SCP) Virtual prepaid cards used on the internet Payout cards Plastic prepaid cards Payout employees, affiliates etc. worldwide</p>
			

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Key Figures 9 Months 2010/2011

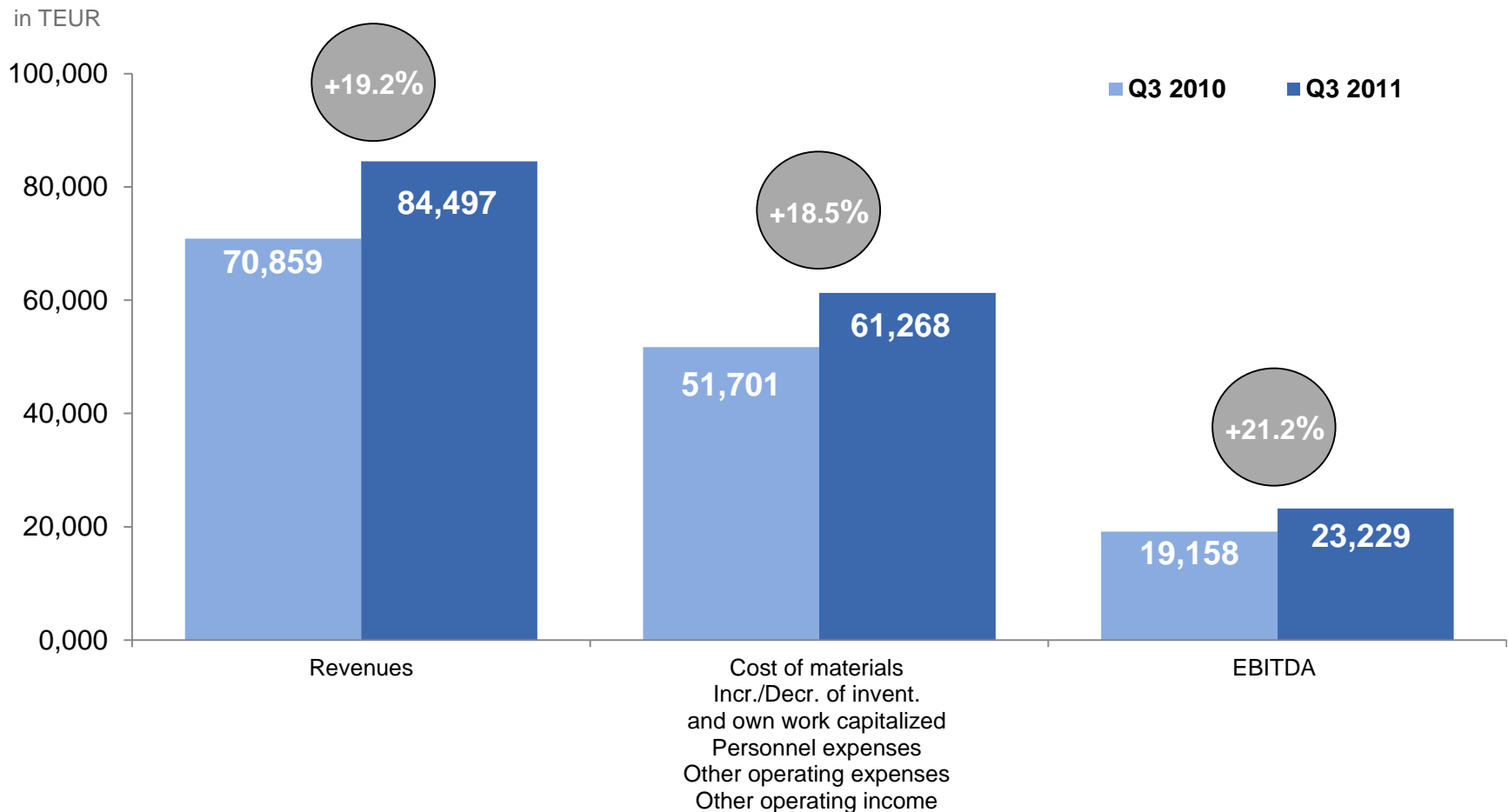
in TEUR	9M/2011	9M/2010
Revenues	232,369	194,704
EBITDA	58,578	52,704
EBIT	52,730	48,522
Taxes	9,304	7,513
Profit after Taxes	42,313	40,548
EPS*	0.42	0.40
Operating Cash flow**	44,117	38,493
Shareholders' Equity	321,977	276,365
Total Equity and Liabilities	598,079	516,375
Employees – annual average	479	495
thereof full-time employees	351	367
thereof part-time employees	128	128

* 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 3rd Quarter 2010/2011



Financial Data

Consolidated Income Statement 3rd Quarter 2010/2011

in TEUR	Q3/2011	of Sales	Q3/2010	of Sales
Revenues	84,497		70,859	
Own work capitalized	1,836		1,625	
Cost of materials	(49,859)	(59%)	(40,638)	(57%)
Personnel expenses	(6,717)	(8%)	(7,047)	(10%)
Other operating expenses	(6,923)	(8%)	(6,109)	(9%)
Other operating income	0,395		0,468	
EBITDA	23,229	27.5%	19,158	27.0%
Depreciation	(2,310)	(3%)	(1,502)	(2%)
EBIT	20,919	24.8%	17,656	24.9%
Financial results	(1,079)		(139)	
Income tax	(3,134)		(3,744)	
Profit after taxes	16,706		13,773	
Diluted earnings per share	0.16		0.14	

Financial Data

Financial comments 9 Months 2011/2010

Income tax expenses 2010/2011

in TEUR	9M/2011	in % of profit before taxes	9M/2010	in % of profit before taxes
Earnings before taxes	51,617		48,061	
Taxes on income and profit	9,304	18.0%	7,513	15.6%
thereof impact from deferred taxes				
from other deferred taxes	0,097		2,582	
thereof actual income taxes	9,207	17.8%	4,931	10.3%

Financial Data

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

ASSETS	09/30/2011	12/31/2010	EQUITY AND LIABILITIES	09/30/2011	12/31/2010
NON-CURRENT ASSETS	241,102	235,224	SHAREHOLDERS' EQUITY	321,977	289,844
- Goodwill	111,851	101,340	LIABILITIES	276,102	260,015
- Deferred tax assets	1,438	1,205	- Current provisions	1,195	1,652
- Self-provided intangible assets	20,289	16,901	- Tax provisions	7,292	3,733
- Other intangible assets	16,976	13,050	- Trade payables	114,052	98,444
- Customer-relationships	61,920	62,451	- Interest-bearing bank loans	37,082	22,001
- Other assets	28,628	40,277	- Deferred income taxes	6,914	6,584
CURRENT ASSETS	356,977	314,635	- Other liabilities	10,967	8,856
- Trade receivables	159,602	118,741	- Customer deposits	98,600	118,745
- Cash and cash equivalents	184,489	185,355			
- Interest-bearing securities	9,000	10,000			
- Other	3,886	0,539			
Total ASSETS	598,079	549,859	Total EQUITY and LIABILITIES	598,079	549,859

in TEUR

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Numbers and percentages presented throughout this presentation may not add up exactly to the totals or absolute figures provided due to rounding.

Contact

Wirecard AG

Einsteinring 35
85609 Aschheim / Munich
Germany

Investor Relations

Iris Stöckl

iris.stoeckl@wirecard.com

T: +49 (0) 89 4424 1424