

A large, intricate wireframe sculpture of a hand holding a pen, rendered in a light gray color. The sculpture is composed of many thin, parallel lines that create a sense of depth and texture. The hand is positioned as if writing, with the pen held between the fingers. The background is a light gray with a subtle, repeating pattern of diagonal lines.

Capital Markets Day 2016

Wirecard AG

4 May 2016

Agenda

(All presentations followed by Q&A)

1. 10.00 – 10.30 **2020 Vision –
Markus Braun, CEO**
2. 10.30 – 11.15 **Strategic product innovations
Christian von Hammel-Bonten, EVP Global Product Strategy**
3. 11.15 – 12.00 **Driving financial inclusion (Indian market strategy) –
Ramu Ramasamy, Managing Director**
- 12.00 – 12.45 **Lunch**
4. 12.45 – 13.30 **Wirecard in Asia Pacific –
Fook Sun Ng, Managing Director**
5. 13.30 – 14.00 **Q&A and closing
Markus Braun, CEO**

The background of the slide is a solid orange color with a fine, repeating grid pattern. Overlaid on this grid are two wireframe outlines of human profiles. One profile is on the left, facing right, and the other is on the right, facing left. The wireframes are composed of thin, light-colored lines that create a mesh-like appearance of the faces and necks.

1. 2020 Vision

Markus Braun - CEO

Wirecard today



45.2 EUR bn processed transaction volume worldwide



Outstanding track record with continuing growth and strong fundamentals



~ 22,000 merchants



Innovation leader with leading internet and mobile payment technology



Global M&A strategy adding to organic success

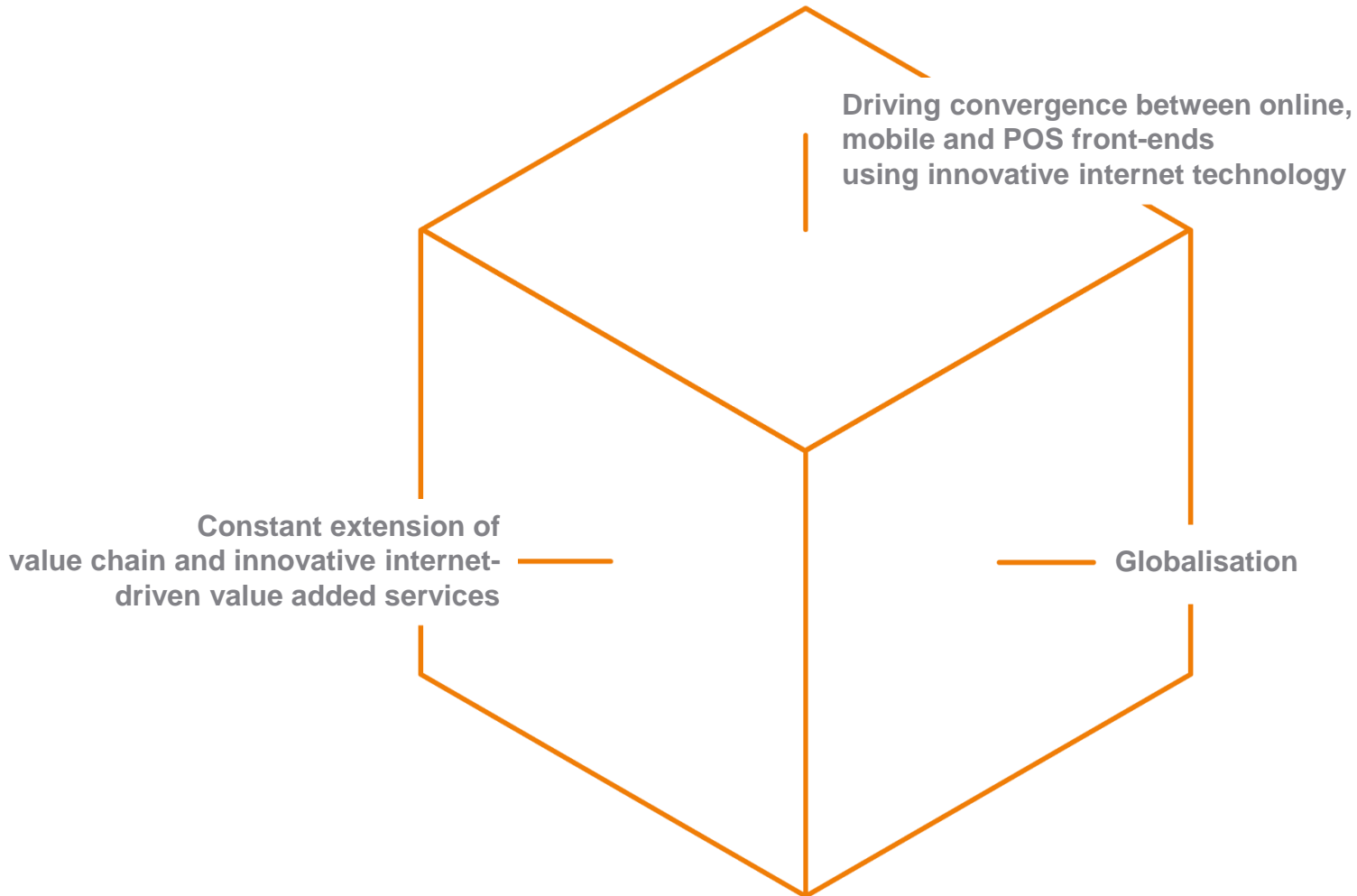


Unique value chain with fully integrated and licensed banking operations

Global mega trends driving Wirecard's growth

- 1 Substitution of POS transactions by mobile and internet transactions
- 2 Transition from cash transactions to electronic card transactions
- 3 Transition from non-real-time transactions to real-time transactions
- 4 Internet technology as convergence driver between all sales channels – POS, mobile and internet – omnichannel

Wirecard's strategy



Convergence between online, mobile and POS

Omnichannel commerce needs new technology. In simplest terms, this new paradigm is best described as a **unified commerce platform** which requires the following:

Data driven commerce

- Real-time, data driven retail is the new imperative
- Next generation POS systems must integrate all data-sources across sales channels and back-office systems to deliver a holistic, on-demand insight into retailers' KPI's

Personalisation

- To enable a truly personalized experience POS systems need to maintain a unified customer profile by facilitating online & offline customer data collection
- Two-way communication with consumers' via web, mobile and social media channels is a must

Empowering shop associate

- Shoppers may prefer researching products online but brick-and-mortar stores remain the first choice when making purchases
- Retailers need to adapt a mobile-first approach at the POS – from empowering associates with relevant information to bringing checkout process to the store aisle.

New payment schemes

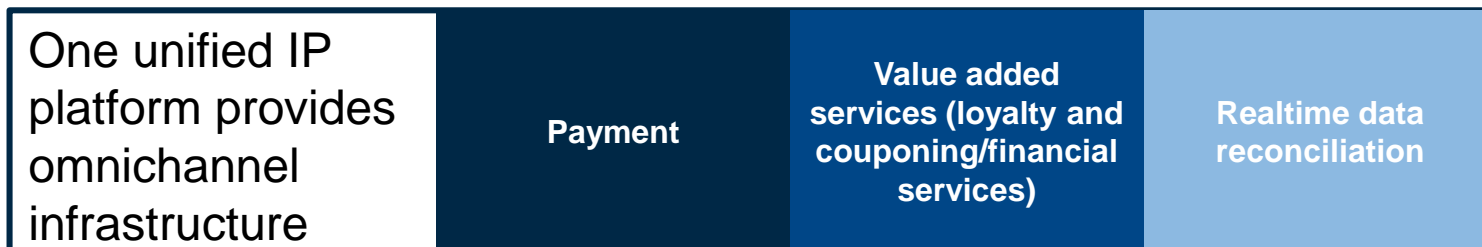
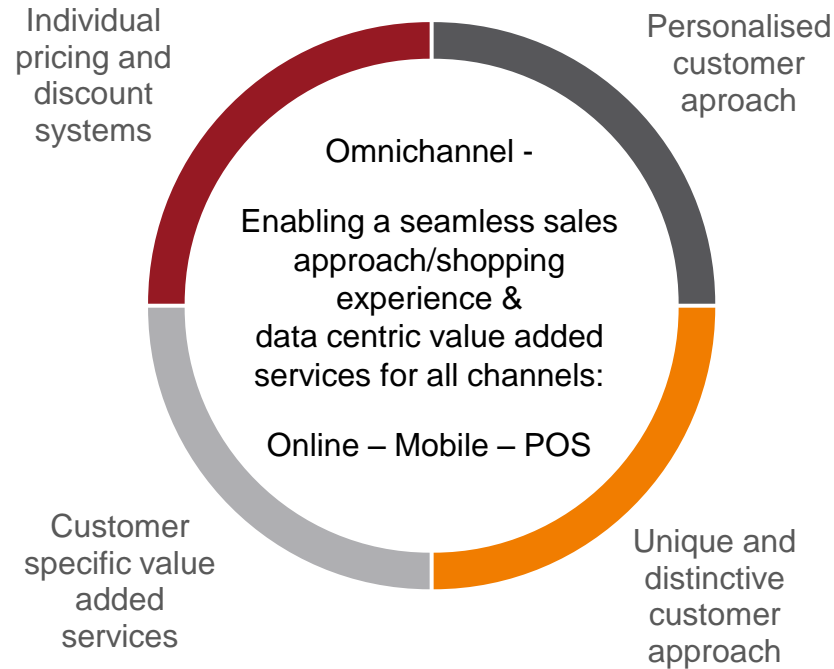
- POS infrastructure can not remain static for long times. It has to follow constant shifts in payments and security landscape. Consumers increasingly vote with their digital wallets, and merchants that cannot adapt will be left behind

New fulfilment strategies

- POS must be able to support fulfillment and returns in a non-linear buying process, yet many systems fail to meet these needs from both consumer and merchant perspective

Vision 2020: POS to e-POS transformation

- For omnichannel POS to e-POS transformation is fundamental
- Payment will be the data carrier
- Centralised omnichannel data capturing
- Comprehensive real time data warehouse using internet technology over all sales channels



Extension of value chain: Developed markets (Europe)

Market position

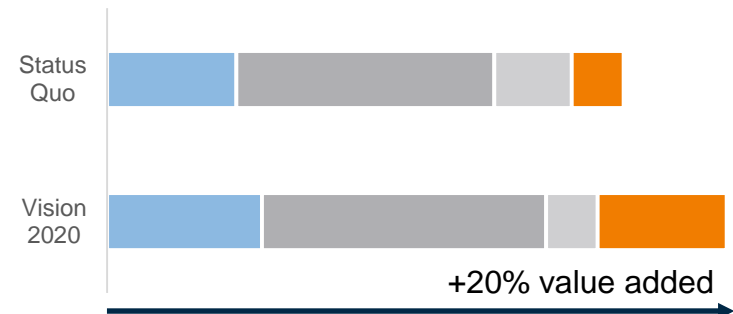
Extension of value chain

Status quo

- Strong positioning in e-commerce
 - Coverage of full payment value chain
 - Value added services banking/ risk management driven
- Transforming cash into electronic payments
 - Beginning convergence
 - Enabling omni channel commerce

Vision 2020

- Driving convergence & omni channel commerce
 - Data and financial service centric business model
 - Value added services data driven
 - such as personalised loyalty & couponing to enable merchants for personalised marketing approaches
 - and personalised financial services such as risk management data driven: e.g. individual micro credit offerings)
 - Enabling merchants to address consumers seamlessly over all sales channels



- Payment processing & risk management
- Acquiring & Issuing (Own licence)
- Acquiring & Issuing (BIN sponsorship)
- Data centric value added services

Extension of value chain: Emerging markets

Market position

Extension of value chain

Status quo

Strong positioning IP based POS commerce

- Processing based business model
- Partially non-tx related business
- Acquiring & issuing services mainly through third party relationships

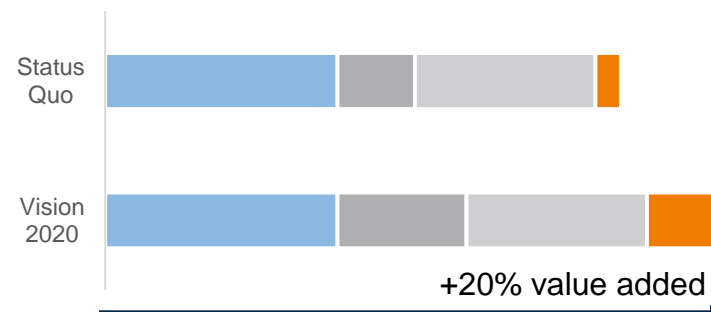
Bringing e-commerce solutions to the growing market

- Cross selling of entire Wirecard backend solutions
- Providing access for international merchants

Vision 2020

- Equal positioning in POS commerce vs. online commerce

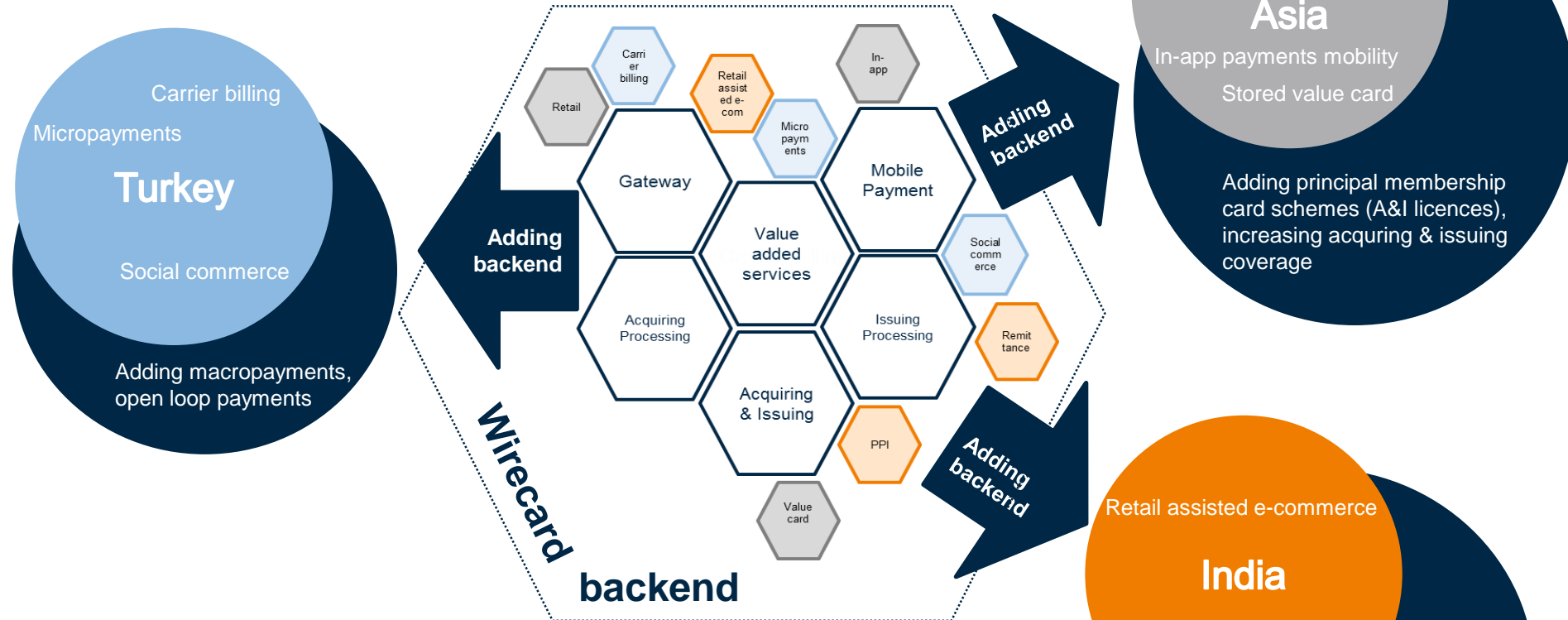
- Driving growth of e- and m-commerce
- Increasing share of inhouse acquiring/ issuing
- Coverage of full payment value chain



- Payment processing & risk management
- Acquiring & Issuing (Own licence)
- Acquiring & Issuing (BIN sponsorship)
- Data centric value added services

2020 Vision

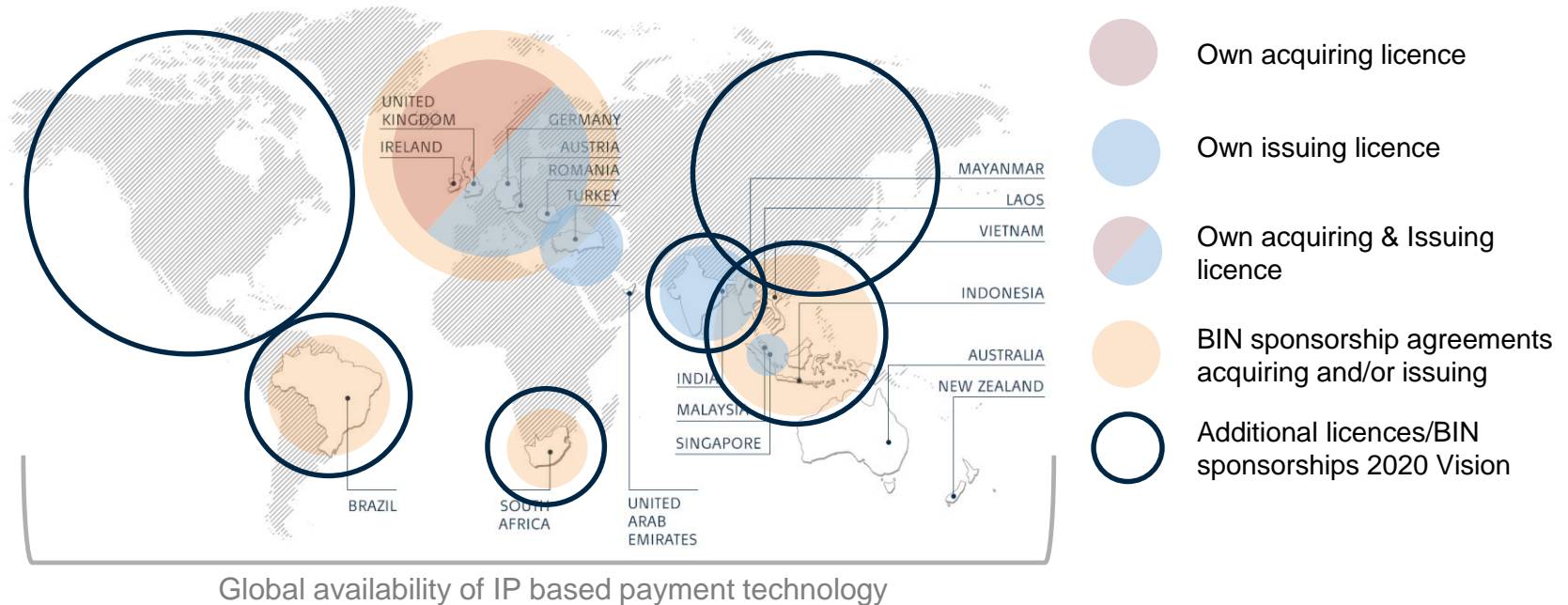
Extending the global IP platform – illustrative examples



One IP platform:

- Global Wirecard backend solutions
- Scaling transactions
- Integrating IP based solutions

Global payment provider



Status quo

- Leading position in Europe
- Dominant position in Southeast Asia
- Global provision of payment technology
- Global airline & travel licences
- Adding relevant global markets
- Addressing needs of local and global merchants

Vision 2020

- Addressing all relevant global markets with:
- Global payment technology
 - Global licensing framework
 - Global risk management
 - Global provision value added services and big data
 - Hubs in all relevant geographies

Global payment provider 2020



One global
technology platform



One global licencing
framework



Global sales and
service hubs

Providing merchants with:

- Access to global/regional customer base
- Reduction of risk/increase of conversion
- Simplification of processes
- Global omni channel strategy
- Real time big data

2020 financial vision



Increasing transaction volume
adds scalability

> EUR 160 bn
Transaction volume

> EUR 2.1 bn
Revenues

30-35%
EBITDA margin

>65% FCF conversion of
EBITDA



2020 Vision – Q&A

An abstract graphic composed of a dense grid of thin, light blue lines. The lines are arranged to form a three-dimensional, wireframe-like structure that resembles a stylized human head or a complex architectural form. The lines are more densely packed in some areas, creating a sense of depth and volume. The overall effect is a modern, technical, and artistic representation of a human profile or a complex object.

2. Strategic product innovations - Christian von Hammel-Bonten, EVP Global Product Strategy

Omnichannel is the strategic driver

Data driven
commerce

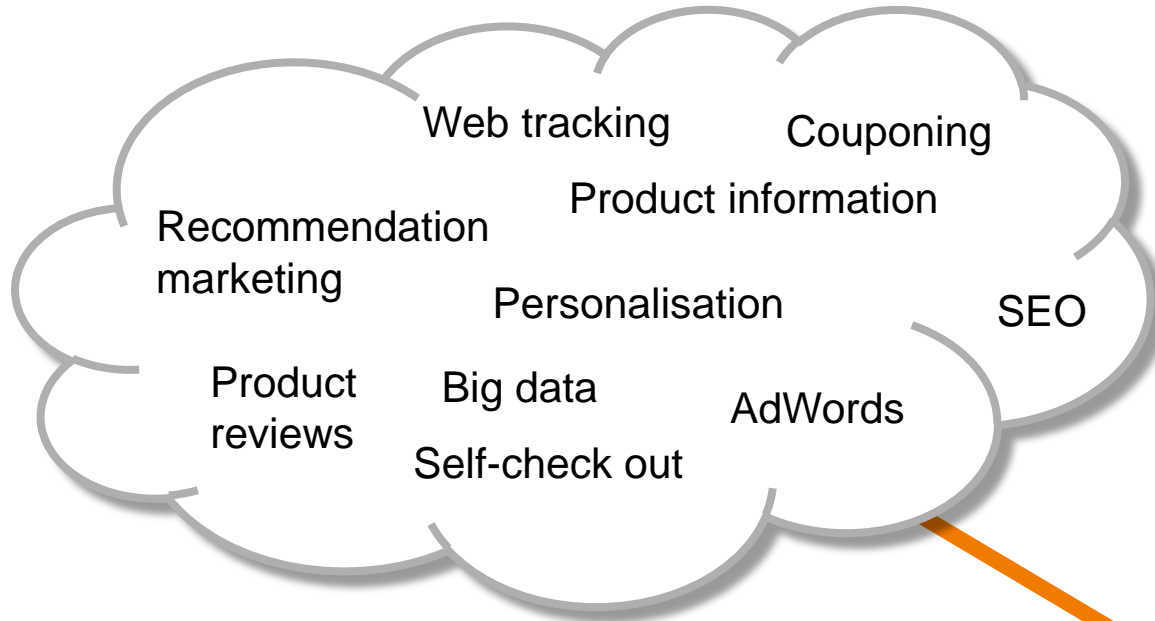
Empowering
shop associate

New payment
schemes

Personalisation

New fulfilment
strategies

IP-technologies are driving the transition from POS to e-POS



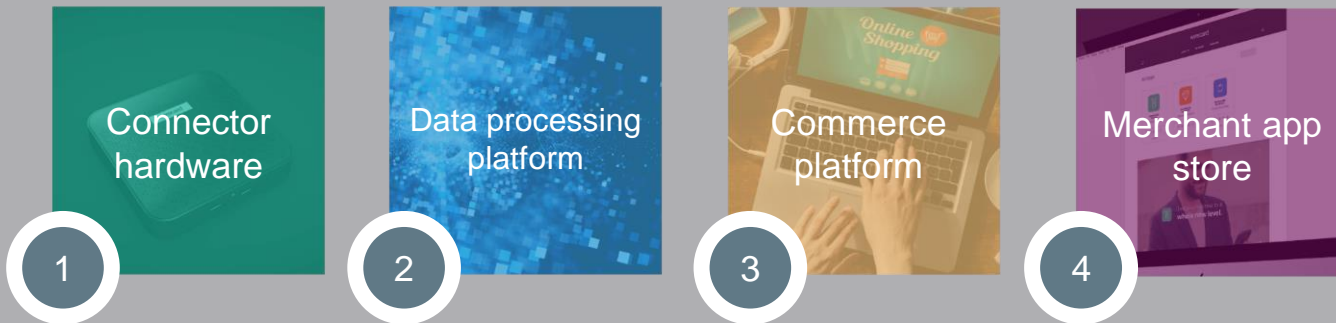
- Connected.POS – The cloud for retailers
- Mobile payments development platform
- Card-linked offers
- Multi-functional mPOS

Strategic Initiatives



connected.POS – The cloud for retailers

REAL-TIME PLATFORM FOR DATA ANALYSIS AND
VALUE ADDED SERVICES FOR THE FUTURE POS



Data driven
commerce

Personalisation

New payment
schemes

connected.POS – The cloud for retailers



connected.POS – The cloud for retailers

CONNECTED.POS IS ENABLING A SEAMLESS ALIPAY ACCEPTANCE FOR POS MERCHANTS.

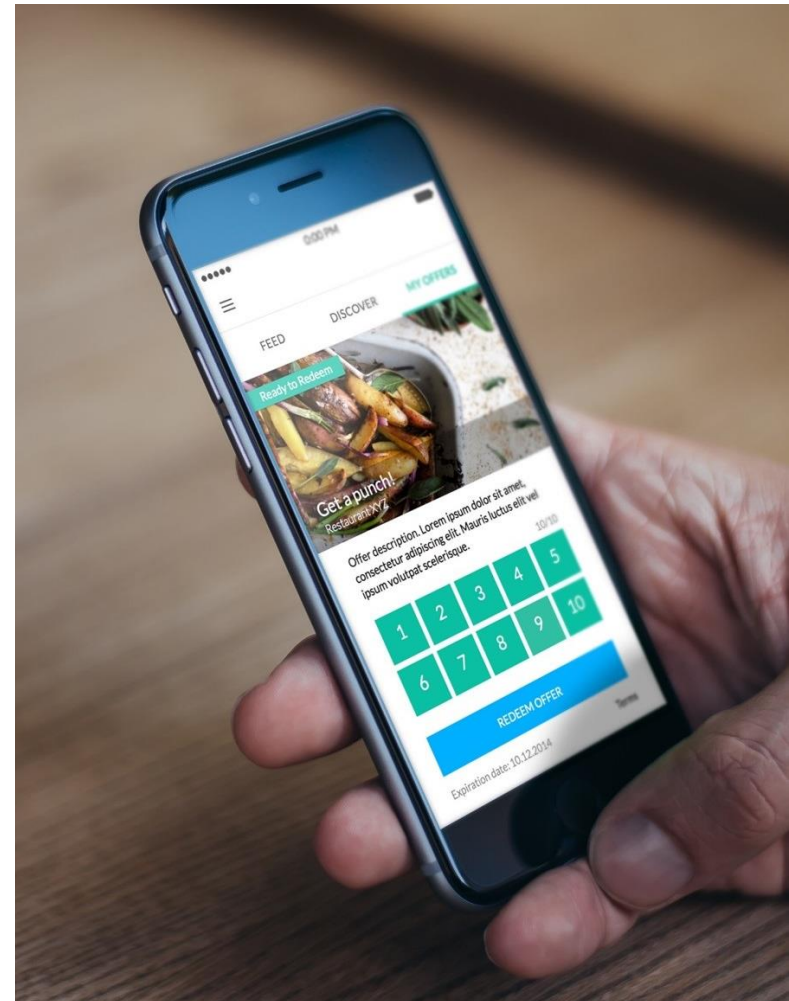
New payment schemes

Card-linked offers platform

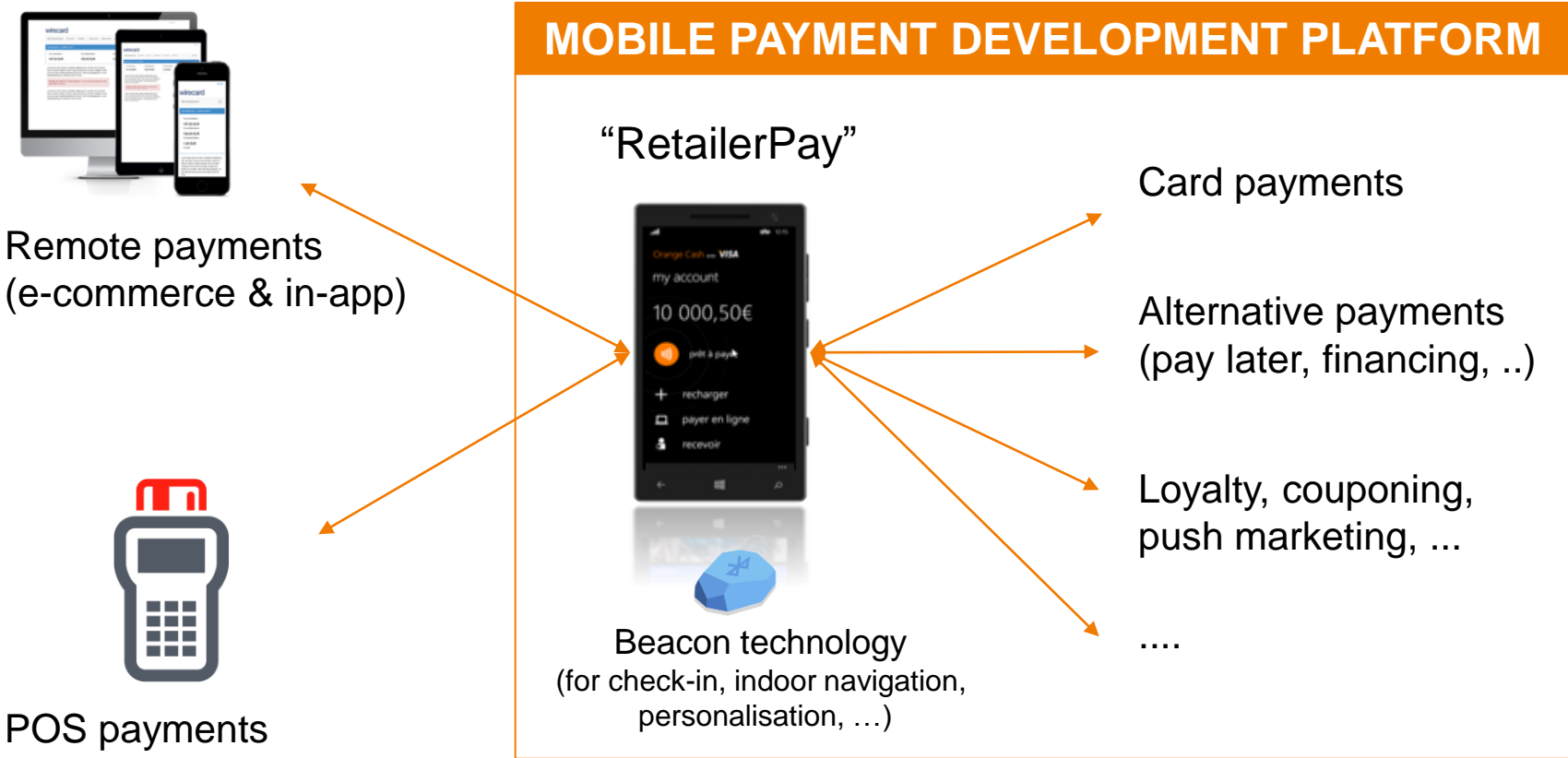
- **Wirecard's innovative card-linked offers platform offers a fully integrated mobile loyalty experience.**
- **Multi-channel capabilities that combine traditional POS, e-commerce and mobile POS into one loyalty solution.**
- **Single tap loyalty fully integrated in the payment process.**

Data driven commerce

Personalisation



Mobile payment is the key ingredient for omnichannel success



Data driven commerce

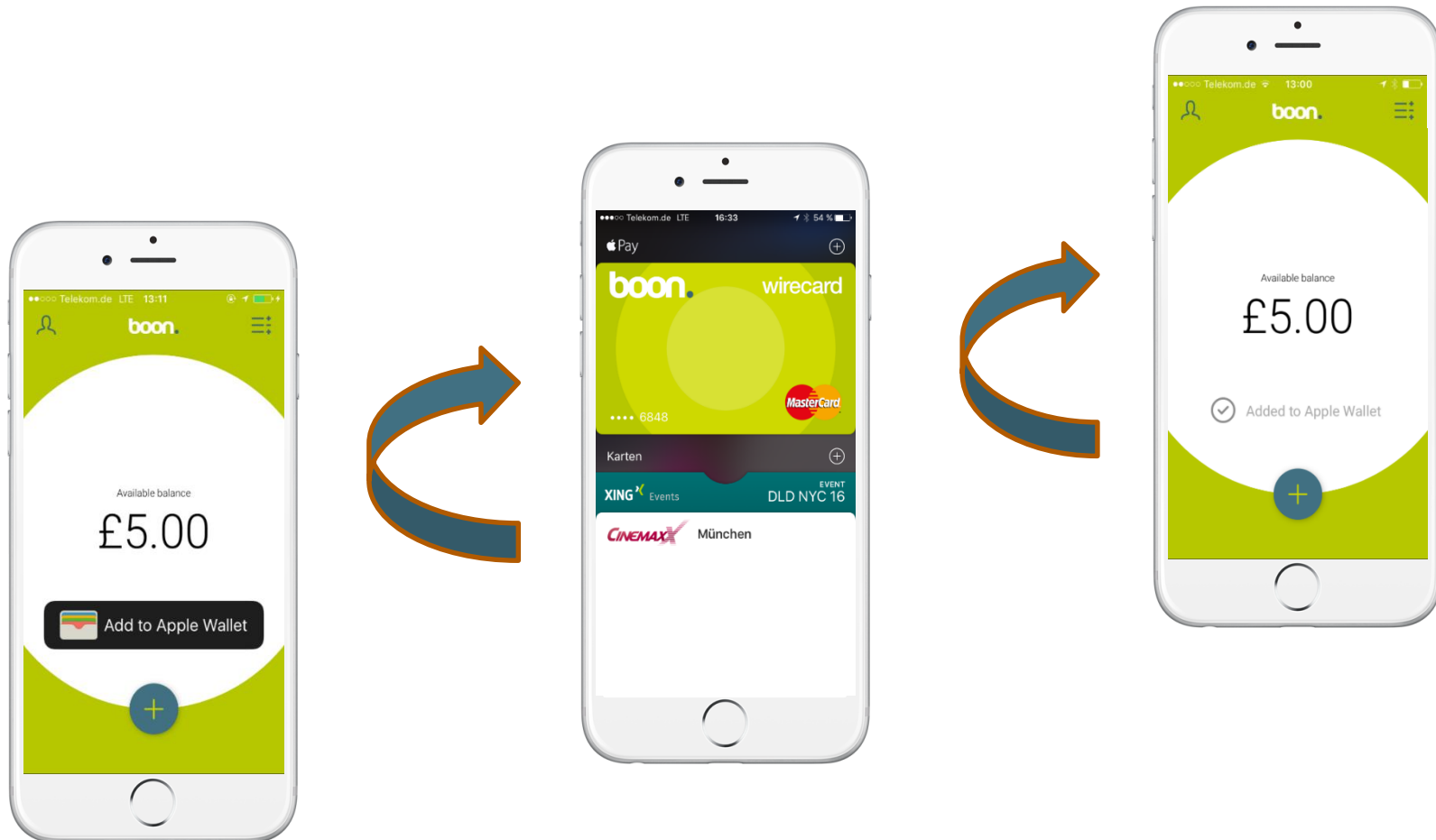
Personalisation

New payment schemes

Strategic product innovations

wirecard

boon.by Wirecard: The first fully digitized mobile payment solution with Apple Pay



Albert – multi-functional payment tablet: the key ingredient for omnichannel success



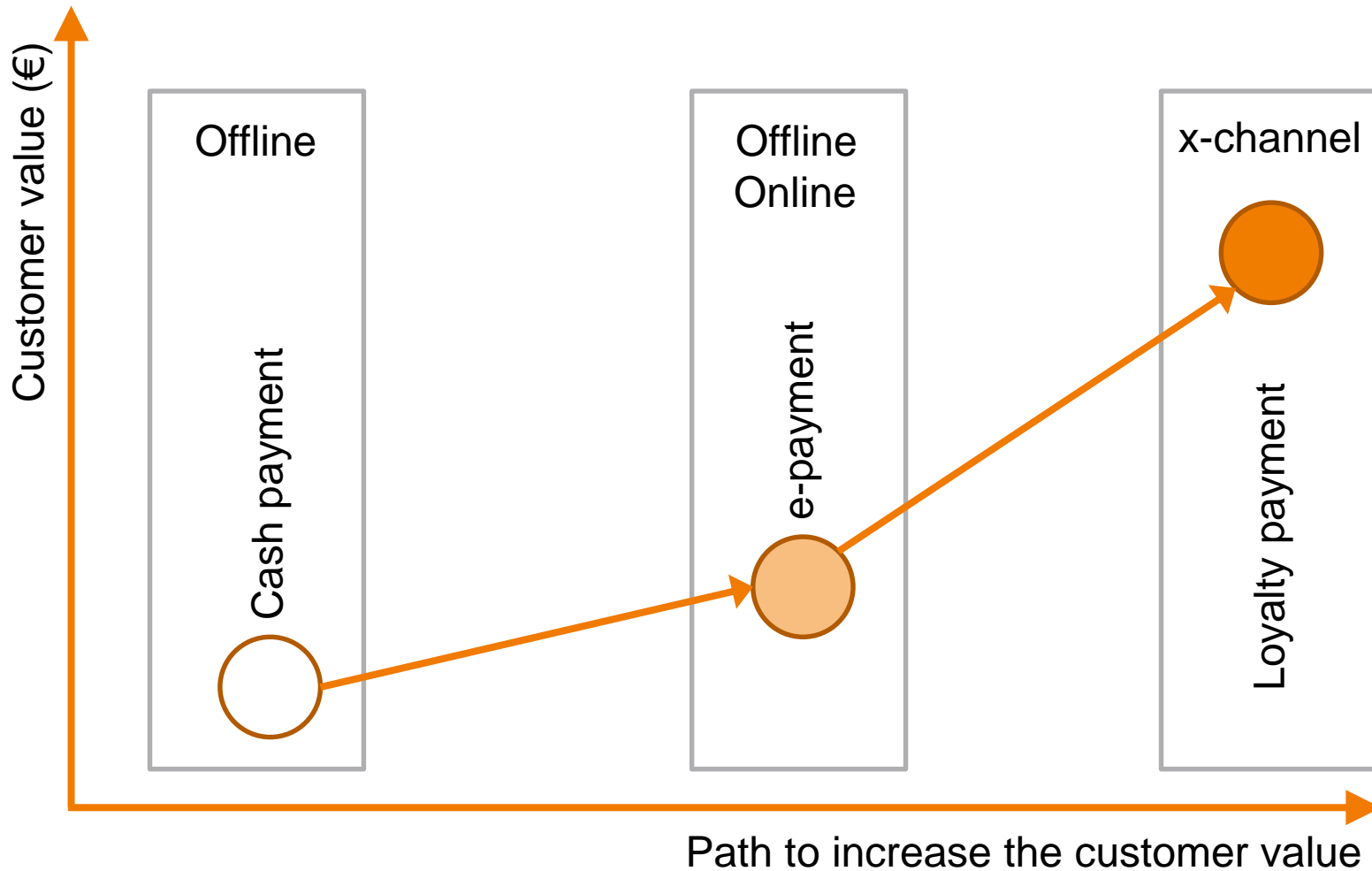
- Innovative mPOS tablet
- Supports Chip and PIN, Swipe and Sign and NFC contactless payments
- Features bluetooth low energy (BLE) technology, 3G and Wi-Fi
- Integrated apps for loyalty, shop assistance, and more

Data driven
commerce

Empowering
shop associate

Personalisation

An omniscient customer experience increases the overall customer value



An abstract graphic composed of a dense grid of thin, light blue lines. The lines are arranged to form a three-dimensional, wireframe-like structure that resembles a stylized human head or a complex architectural form. The lines are more densely packed in some areas, creating a sense of depth and volume. The overall effect is a modern, technical, and futuristic aesthetic.

Strategic product innovations – Q&A



3. Driving financial inclusion – (Indian market strategy) – Ramu Ramasamy, Managing Director

1.2b

Second largest population in the world – and growing

4th

largest economy globally after the US, the EU and China

#1

Global remittance market with strong domestic growth

300b

USD in e-commerce by 2030, growing from USD 20bn in 2014

70%

Of Indian e-commerce spent is related to travel services

75%

Of all e-commerce in India is paid for in cash

2005

Ramu and Palani establish
the roots of the Great Indian
Retail Group

#1

Domestic non-bank money
remittance operator on IMPS

250k

People transact with our
payment instruments daily

>900

Employees in 12 offices
across all of India

>10k

E-commerce shops accept
our payment instruments

\$1.5bn

In payments processed
in last 12 months

- National Payments Excellence Awards 2015
- National Payments Excellence Awards 2014
- FIPS Awards - Financial Inclusion 2014

Award-winning performance

NPCI
भारतीय राष्ट्रीय भुगतान निगम
NATIONAL PAYMENTS CORPORATION OF INDIA
12th Apr 16

NPCI/2015-16/IMPS/001/01

Shri. Ramu Annamalai Ramsamy
Director
GI Technology Pvt Ltd
C-9, Thiru-ViKa Industrial Estate
Guindy, Chennai- 600032

Dear Sir,

Sub: **IMPS Transaction analysis of GI Technology Pvt Ltd for Mar'16**

We give below the transaction volumes of GI Technology Pvt Ltd on IMPS Network as a Remitter and as a Beneficiary.

Bank's / PPI's Remitter / Beneficiary transaction volumes and ranking:

Among 156 IMPS member bank's / PPI's, please find the position of GI Technology Pvt Ltd based on approved volumes.

Particulars	Total IMPS Approved Count (A)	Bank's Approved Count (B)	Bank's Contribution to IMPS Approved Count (%) (B/A)	Bank's Decline Count	Bank's Decline (%)	Highest Transaction Count by Bank / PPI (App + Dec)	Bank's / PPI Rank amongst 156 members
Remitter	██████	██████	11.57%	██████	██████	██████	2
Beneficiary	██████	██████	0.00%	██████	██████	██████	102

Note: Ranking is decided on the basis of Approved volume of Bank/PPI as Remitter and Beneficiary

Timed out transaction analysis (GI Technology Pvt Ltd as a Beneficiary):

Total Timeout Count	Online Transaction Credit Confirmation (TCC 102) Raised	Manual Transaction Credit Confirmation (TCC 103) Raised	Return (RET) Raised	Total Adjustment (TCC+RET) Raised	Penalty Count	Penalty Amount (Rs.25 per transaction)	Banks Rank / PPI's Rank amongst 156 members.
██████	██████	██████	██████	██████	██████	██████	██████

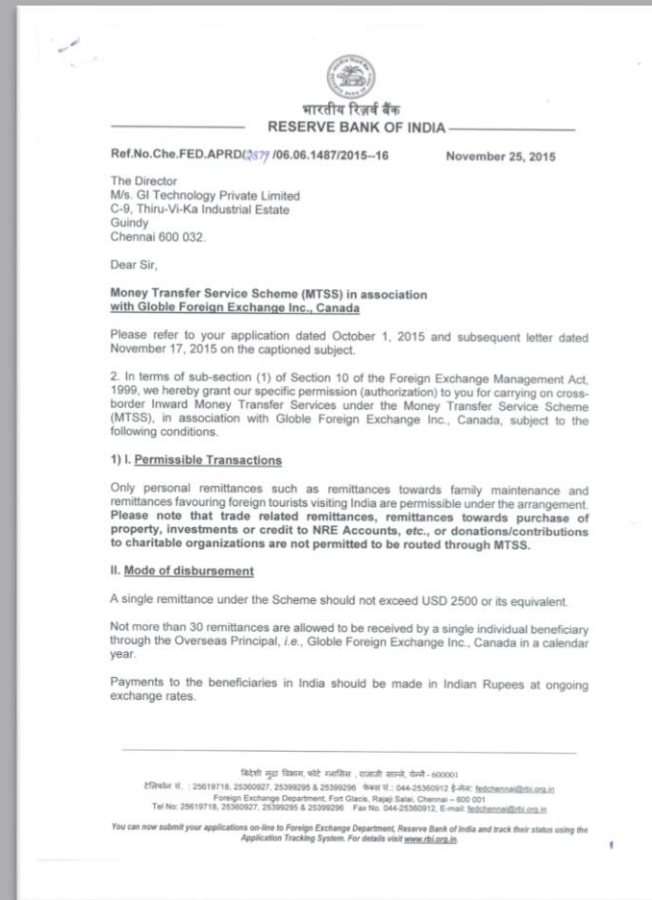
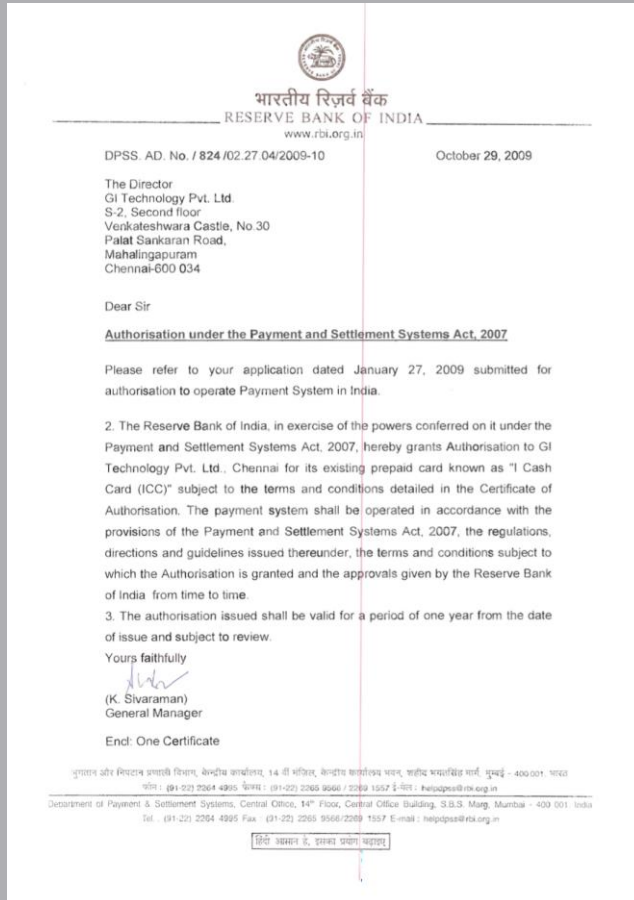


INTERNET TECHNOLOGY

innovative and robust
payment and services
platform built on low-cost
and scalable Internet
technology

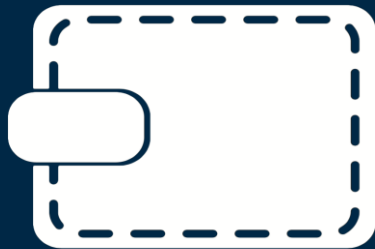
RETAIL-ASSISTED SERVICE DELIVERY

partnership with tens of
thousands of small retailers to
bring financial services within
the convenient reach of
millions of consumers



- Solving the “last-mile problem” for e-commerce in India
- Turning micro-entrepreneurs into virtual bank branches
- Services include remittance, cash-topup and online payments

We turn cash...



...into electronic money

- The SmartShop enables retail-assisted e-commerce
- ICASH is our semi-closed loop online payment platform
- Pay with cash or ICASHCARD at more than 10.000 retailers



Smart Shop
APP STORE

ICASHCARD
DOMESTIC REMITTANCE

BANKING CORRESPONDENT

TRAVEL TICKETING

RETAIL ORDERS

MOBILE TOPUP

INSURANCE

BILL PAYMENT

150k

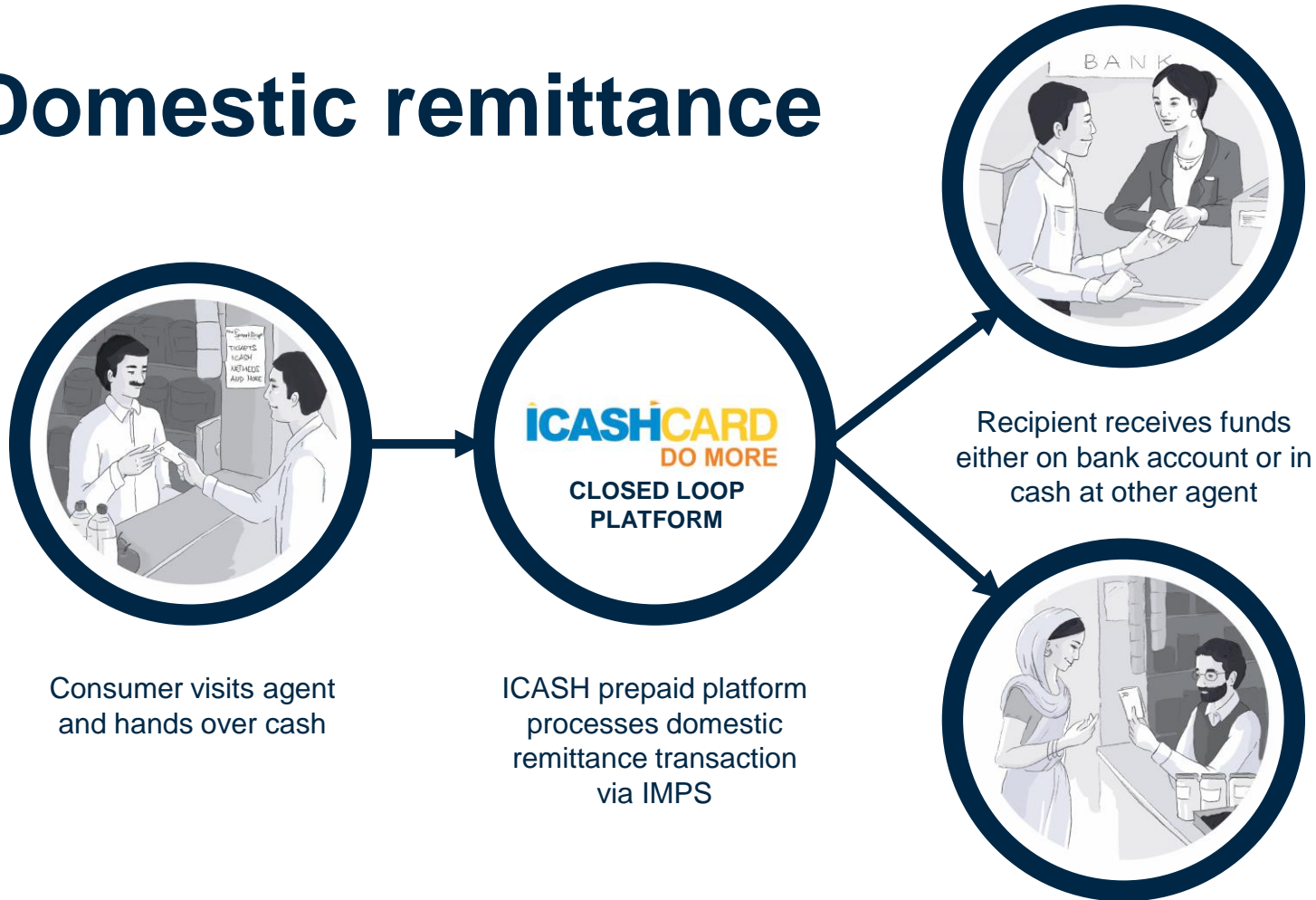
Contracted retail agents
across all of India



MAP SHOWS AGENT DISTRIBUTION BY REGION IN Q4/2015



Domestic remittance



Consumer visits agent and hands over cash

ICASH prepaid platform processes domestic remittance transaction via IMPS

Recipient receives funds either on bank account or in cash at other agent

Retail-assisted e-commerce



Consumer visits agent and hands over cash

Agent opens SmartShop to order product or service requested by consumer

Agent provides ticket (travel, phone top-up) or purchase confirmation (retail) to consumer

Prepaid wallet top-up

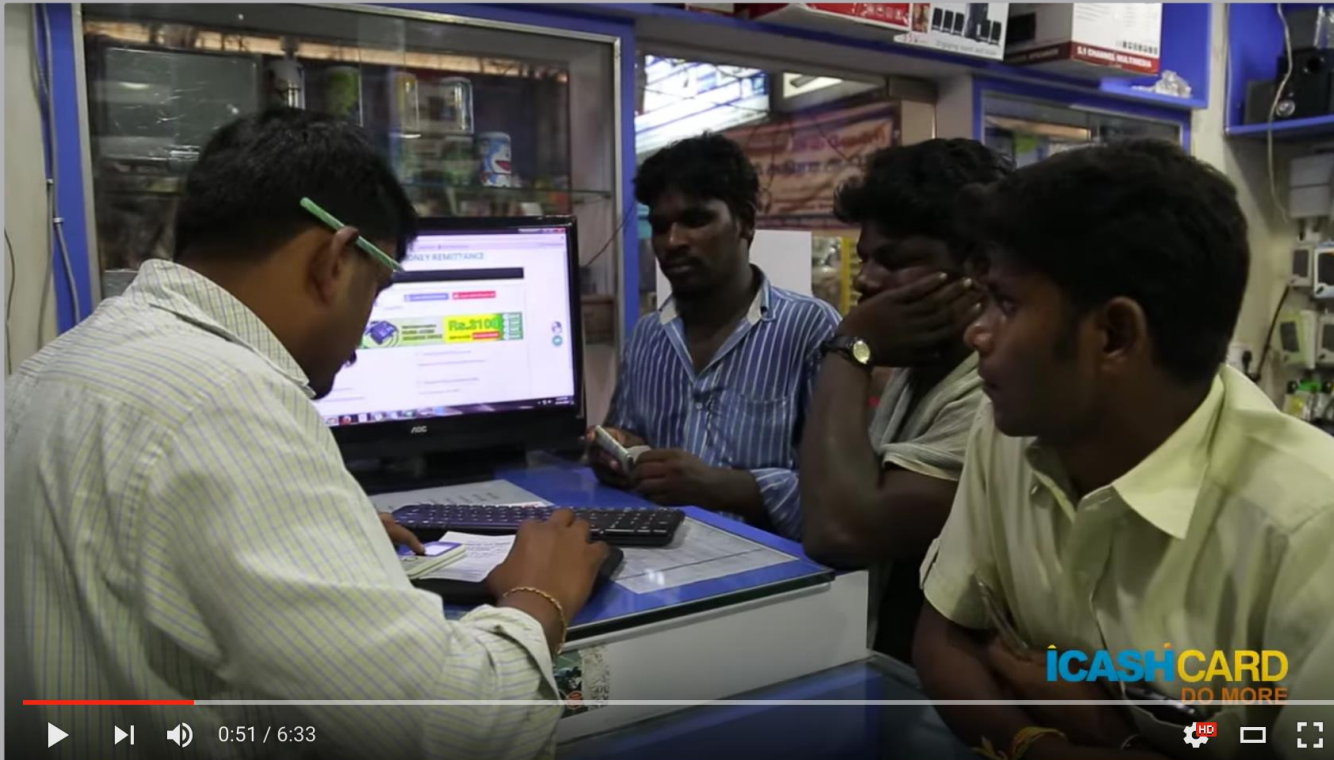


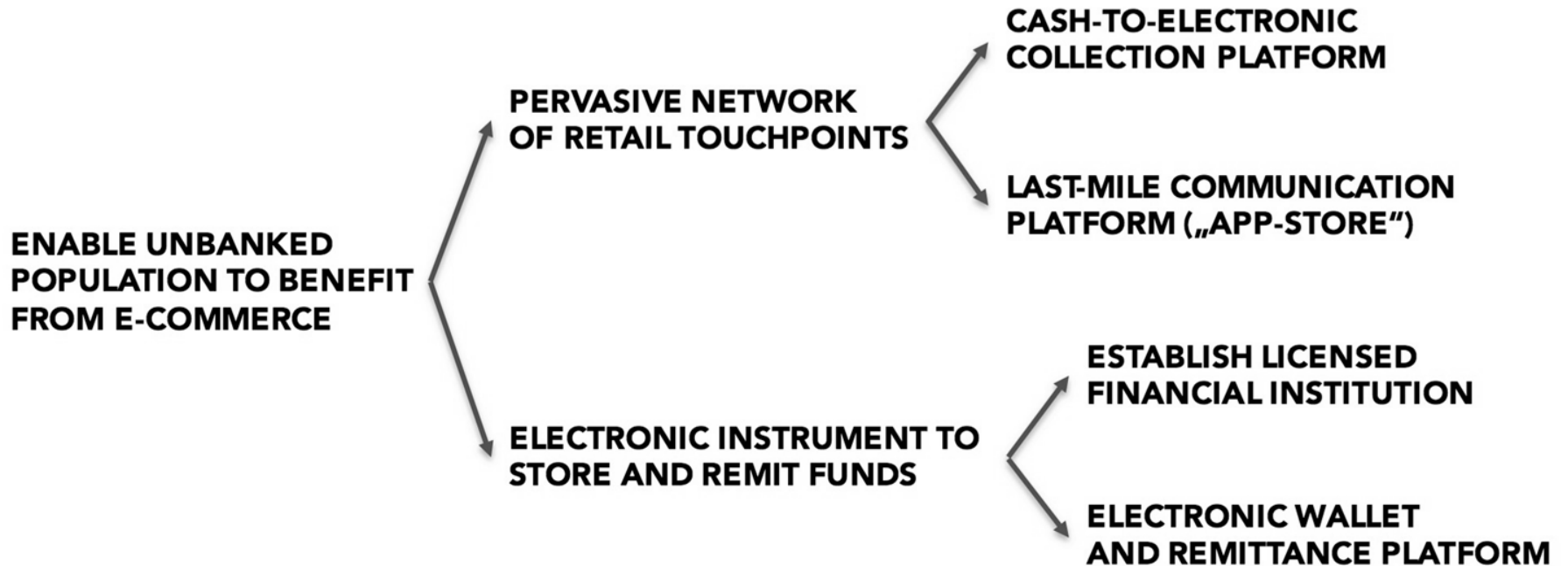
Consumer visits agent and hands over cash

Agent electronically reloads ICASHCARD

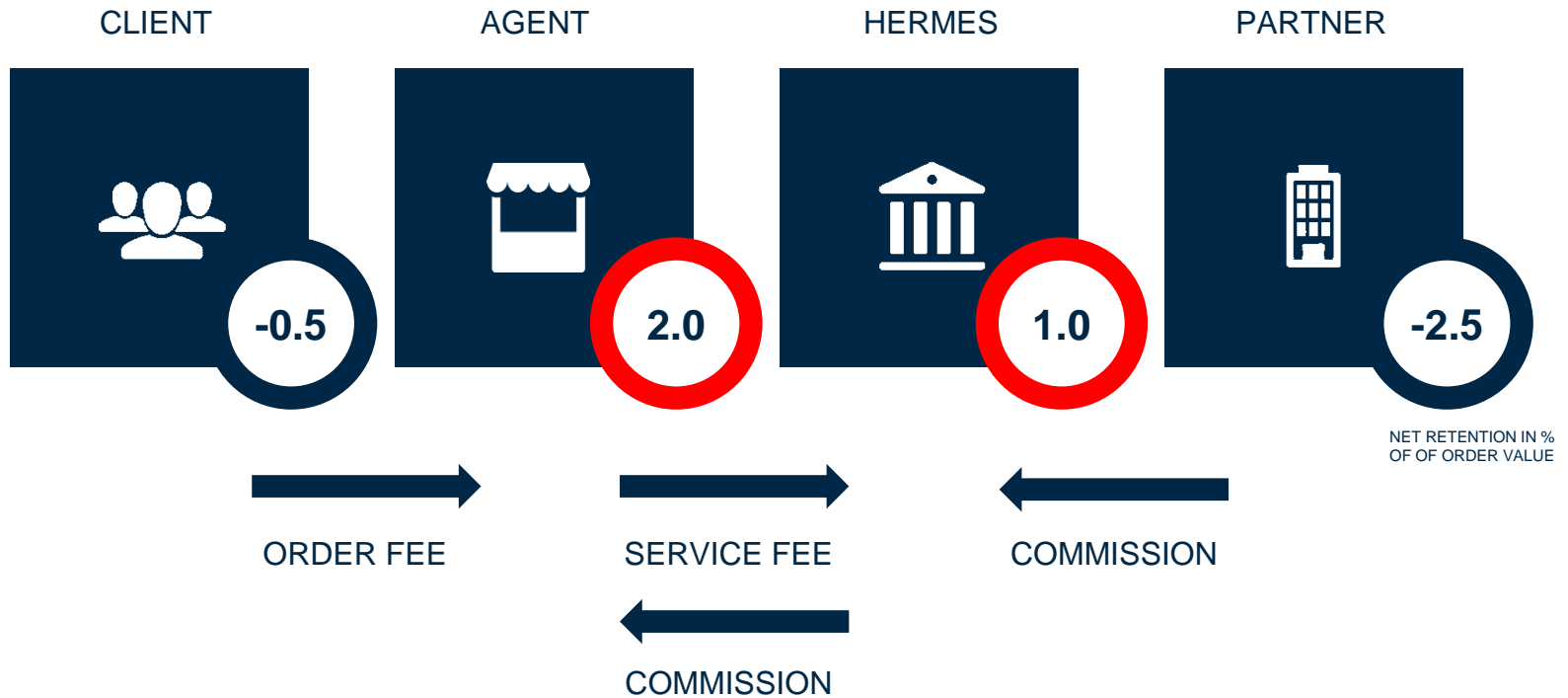
Consumer uses ICASHCARD later for on- or offline purchases

Experience the SmartShop





Revenue model



 REVENUES ACCOUNTED FOR BY HERMES / GIT | PERCENTAGES / FIXED AMOUNTS VARY SIGNIFICANTLY BY AGENT, PARTNER, PRODUCT

64%

Increase in transaction count in Q1/16 to Q1/15

3x

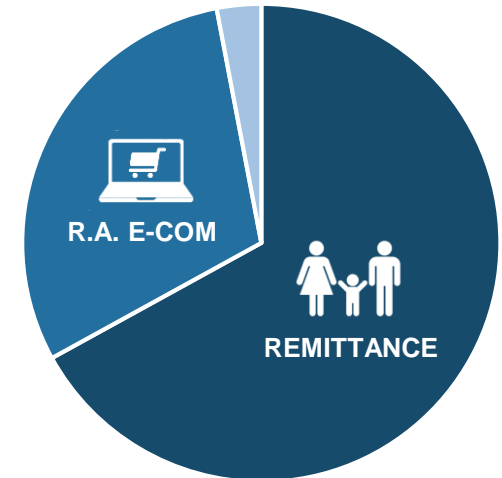
Increase in registered new ICASH senders in Q1/16 to Q1/15

69%

Increase in gross margin in Q1/16 to Q1/15

[in INR mn]	ends in March			ends in December		
	FY 13/14	FY 14/15	Growth yoy	ACTUALS CY 2015*	FORECAST CY 2016	Growth yoy
Revenue	1,109.2	2,677.6	141%	3,250.4	>5,250.0	67%
EBITDA	137.9	241.4	75%	520.5	1,050.0-1,260.0	114% to 157%
[in EUR mn]	FY 13/14	FY 14/15	Growth yoy	ACTUALS CY 2015*	FORECAST CY 2016	Growth yoy
Revenue	15.8	38.3	141%	45.7	>75.0	67%
EBITDA	2.0	3.4	75%	7.3	15.0-18.0	114% to 157%

* Management reporting



SOURCE OF VOLUME (GMV)

Key Success Drivers

- Scalable multi-channel service delivery platform
- Highest agent activity ratio in the industry
- Highest operational efficiency
- Profitable product- and services-mix
- Efficient working capital deployment
- Highly efficient and competitively priced supply chain
- Outstanding agent risk management

What's next?





3. Driving financial inclusion (Indian market strategy) – Q&A

The background of the slide is a solid orange color with a fine, repeating grid pattern. Overlaid on this is a wireframe-style map of the Asia-Pacific region, showing the outlines of continents and major landmasses in a slightly darker shade of orange.

4. Wirecard in Asia Pacific – Fook Sun Ng, Managing Director

Diversified customer base in Asia Pacific



- Travel/transportation
- Retail
- Digital goods/media
- Financial services

Providing technology solutions for regional banking partners:

- Merchant acquiring
- Cash management
- Internet/mobile banking



Portfolio overview

Payment service provider

- Multi-channel payment processing platform
- Support for dozens of payment methods on a single platform
- Integrated fraud and risk management
- Comprehensive reporting and analytics functionality



Acquirer and issuer

- ISO/MSP agreements with leading acquirers worldwide
- Merchant recruiting & merchant management



Acquiring and issuing processor

- State-of-the-art issuing processing platform
- Acquiring processing platform with particular focus on card-not-present
- ATM driving, terminal management, network operations,...



Payment technology & outsourcing service provider

- Multi-channel white label payment gateway & switching solutions
- Transaction & internet banking and cash management software solutions
- Mobile payment, couponing, loyalty and advertising platform
- Mobile wallet software solutions
- Point-of-sale software & infrastructure solutions, mobile acceptance solutions incl. hard-/software
- Card management (acquiring & Issuing) software solutions
- Payment network & device testing software solutions (FINSimTM/EMV/ATM/ISO/POS/Stress)



Wirecard in Asia Pacific

Management team



Wirecard in Asia Pacific

Key markets & innovative market solution highlights

Singapore (1/2)

Connected & cosmopolitan

- Population: **5.5 mn**, 1.4 million foreigners, high standards of living
- Mobile penetration: **153%** (~3.3 connected devices each – smartphones most used device)
- Households with computers: **86%** (65% has 2 or more computers)
- Internet users: **88%** (72% adults; average internet usage 5 hours/day)
- Social network penetration: **88%** (more than double global average of 26%)



Pro business hub environment

- No. 1 country “Ease of Doing Business“ Doing Business 2015, World Bank
- World’s No. 4 and Asia’s No.1 for best intellectual property protection Global Competitiveness Report 2015/ 2016, the World Economic Forum
- Multi-national corporations: **> 7,000** (60% with regional responsibilities)
- International companies: **>37,000**



Strong economic performance

- No. 1 city with the best investment potential (BERI Report 2015-I)
- 3rd most competitive city in the world Global Competitiveness Report 2015 – 2016 by World Economic Forum
- Top 3 in the world for foreign trade and investment (Globalisation Index 2012)
- 2014 GDP: **USD bn 308**
- Credit card penetration: 3.3 cards per person (Asias °1 in credit card penetration)



Payment innovations environment

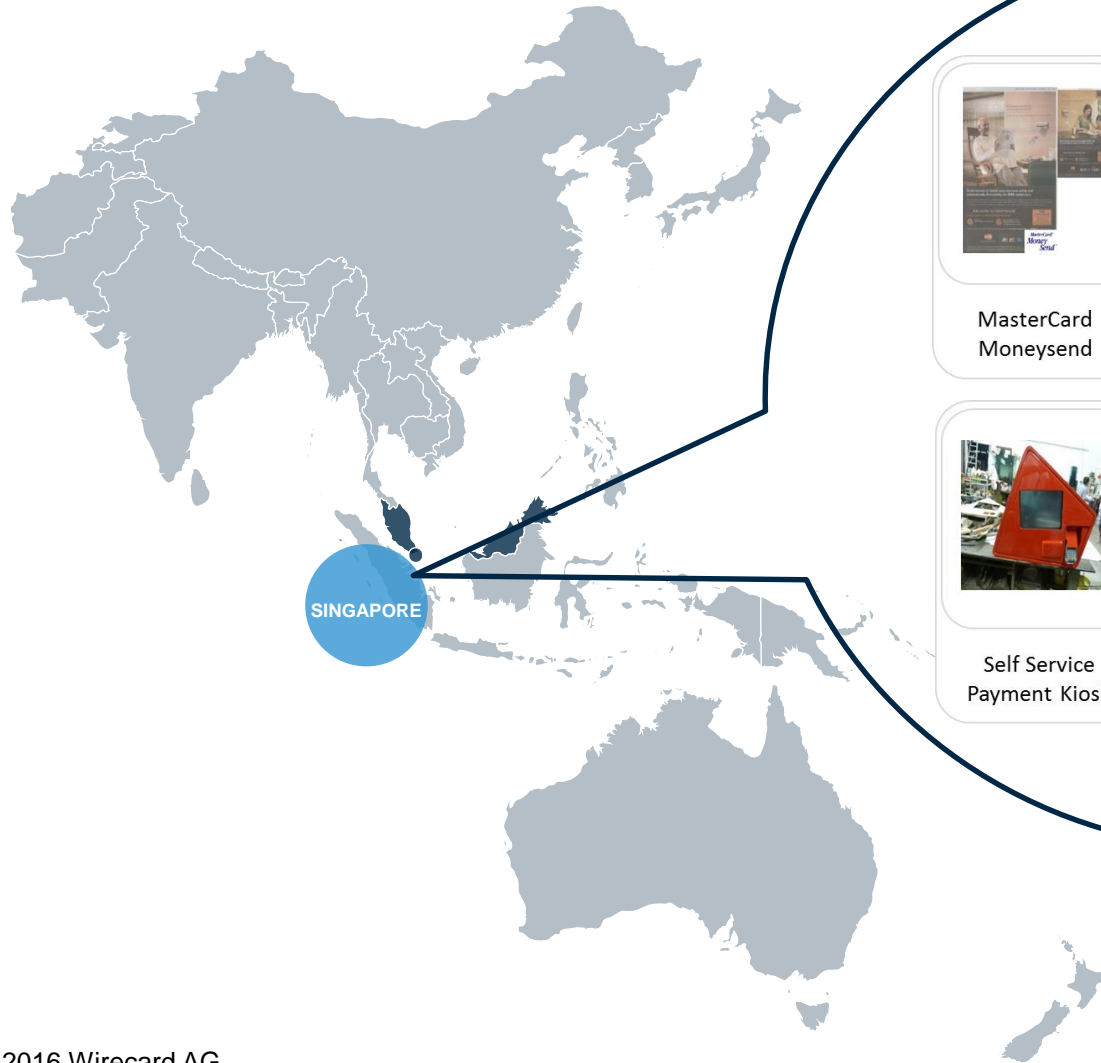
- Debit-/credit-/prepaid cards issued: **4mn/7mn/12mn**
- POS terminals: ~ **100K**
- Cashless (& contactless) public transportation payments ecosystem
- Significant "online" (eCommerce & mobile) affinity & adoption
- Numerous Mobile & Contactless Payments Initiatives
- “Singapore's ... **#1 position in the MasterCard Mobile Payments Readiness Index** is a testament to the country's strengths ...”



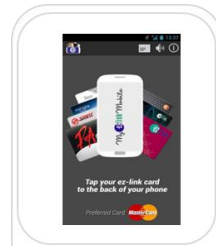
<http://mobilereadiness.mastercard.com/the-index/>

Key markets & innovative market solution highlights

Singapore (2/2)



MasterCard MoneySend



Stored value card topup and payments



Multi-lane Retail payments



Self Service Payment Kiosk



Taxi payments

Wirecard in Asia Pacific

Key markets & innovative market solution highlights

Indonesia (1/2)

Archipelago

- GDP: **USD bn 878**
- Mobile subscribers: **~285 mn**
- Banked (of population): **24%**
- Credit, Debit & Prepaid cards: **16m | 99m | 36m**
- No of ATM: **~ 100,000**
- No of POS: **~ 800,000**
- No of islands: **18,307**



Population

- Emerging country, growing middle-class workforce (rapidly urbanizing)
- Government & banks initiatives towards cashless society
- Opportunities in ecommerce, mobile payment & security
- Globally 4th largest population: **256 mn people**



Strong economic performance

- Continued growth in POS, mobile & internet banking
- Opportunities in ecommerce, mobile payment & security
- 16th largest economy
- Internet users: **42 mn**

	2011	2012	2013
Total internet users (millions)	34.4	42.8	47.1
Change	21.4%	21.0%	24.8%
% of population	13.3%	17.0%	18.3%
% of internet users who used a social network site via any device at all in past month	4.0%	21.0%	28.0%

Key markets & innovative market solution highlights

Indonesia (2/2)



Biometric
Microbanking
Solution



Mini ATM & Bill
Payment on POS



Mobile Banking



Cash Management &
Internet Banking

Wirecard in Asia Pacific

Key markets & innovative market solution highlights

Vietnam (1/2)

Population

- Population: **94.3 mn**
- GDP growth: **6.5%**
- Cards issued: **72.1 mn**
(Domestic & International)
- Revenues from Domestic card payments (2014): **USD mn 36 mn**
- No of ATMs: **16,500 units**
- No of EDCs: **220,000 units**



Mobile phone & smartphone subscribers

- Mobile phones: **128.3 mn**
- Smartphones: **> 22 mn**
- 8th highest mobile subscribers



Online populations

- Online population: **40 mn** (5th in SEA)
- Online population aged 15 to 24: **40%**
- 3G subscribers: **29 mn**
- Active social media accounts: **28 mn**



Payment innovations environment

- Advancement in e-banking services
- Opportunities for e-commerce & m-commerce: Emerging trend of online shopping and new media + significant investment in communications infrastructure
- Mobile growth fueled by domestic telcos who incurred infrastructure costs to keep prices low for users
- State Bank of Vietnam's goal to increase number of POS terminals and mPOS



Key markets & innovative market solution highlights

Vietnam (2/2)



Wirecard in Asia Pacific



Key markets & innovative market solution highlights

Malaysia (1/2)

Population

- Population: **31 mn**
- Internet Users: **~5.5%**
- GDP growth: **6.0% (2014)**
- Mobile penetration: **~140% (47% Malaysians own >1 mobile)**
- ATMs and POS: **16,500 | 260,000**



Card penetration

- Cards per individual: **4.9** (country with highest card penetration)
- Payment cards: **~116 mil (2015)**
- Credit and Debit card: **~8.5 mil | 43 mn**



Strong economic performance

- 3rd largest economy in SEA
- Newly industrialised market economy, relatively open
- Total assets of 10 largest banks: **~ \$2,393 billion**
- 3G subscription: **>10 mn**



Payment innovations environment

- Increasing transaction values at POS terminals & ATMS
- Rising consumer preference for cashless transactions
- Opportunities for contactless technology



Key markets & innovative market solution highlights

Malaysia (2/2)



A wireframe map of the Asia Pacific region, rendered in a light orange color against a darker orange background. The map shows the outlines of the continents and is composed of a grid of thin lines. The title text is overlaid on the map.

Wirecard in Asia Pacific – Q&A

A blue wireframe graphic of a person's head and shoulders, rendered in a mesh-like style. The person is facing right. The background is a solid light blue color with a fine, repeating pattern of small, light blue lines.

5. Q&A – Markus Braun, CEO

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