

The background of the slide is a complex wireframe pattern of thin, grey lines. Overlaid on this pattern is a stylized, semi-transparent illustration of a hand holding a pen, positioned as if writing. The hand and pen are rendered with the same wireframe style, creating a layered, three-dimensional effect.

Investor Presentation

Wirecard AG: Acquisition of Citi's merchant acquiring business across APAC

13 March 2017

Highlights



A leading merchant acquiring business across 11 countries in APAC



Client base of more than 20,000 merchants incl. segment leading corporate clients



Strong cross- and upselling opportunities due to Wirecard's innovative payment ecosystem



Wirecard will become an acquirer in additional key markets (via BIN sponsorships)



Immediately increasing the footprint across many major markets in Asia – online and at the POS



Synergies of > USD 7 mn annually



Estimated EBITDA contribution of > USD 20 mn for the 12 months after closing*

*) Closing will occur in stages and is expected to be completed by June 2018

Transaction overview

Deal background and timeline

- Asset deal in eleven countries across APAC - Australia, Hong Kong, India, Indonesia, Macau, Malaysia, New Zealand, Philippines, Singapore, Taiwan and Thailand
- Transaction involves Citi's entire customer portfolio for merchant acquiring in APAC
- Purchase price - the parties agreed not to disclose the value of the transaction
- 3 stages of the deal: 1) Signing (on 13 March 2017)
2) Closing in stages (until June 2018)
3) Migration to Wirecard's platform (until end of 2019)

Deal rationale

- Immediate increase of APAC footprint
- Strong cross- and upselling opportunities due to Wirecard's innovative payment ecosystem for new as well as existing merchants
- To complete licencing framework in Asia-Pacific: own regional acquiring licences in majority of jurisdictions combined with BIN sponsorship agreements
- Economies of scale due to significant additional volume that will be processed on Wirecard's platform

Financials and outlook

First 12 months after closing (mid 2018 to mid 2019)	TX volume	> USD 15 bn	Take rate	> 1.5 %
	Revenue	> USD 200 mn	EBITDA	> USD 20 mn

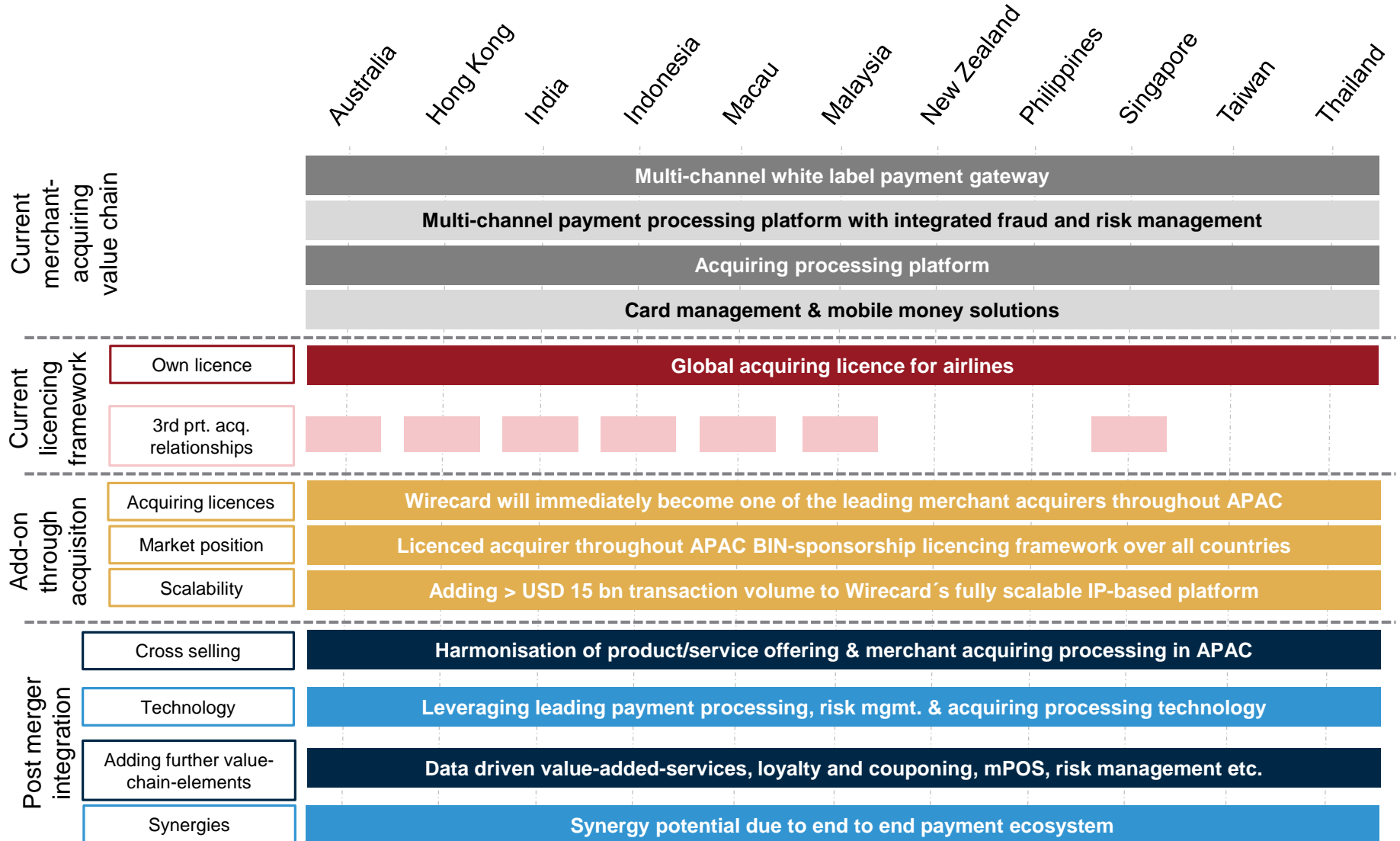
After closing and migration	TX volume annual growth of > 28 %
	Revenue annual growth of > 20 %
	EBITDA annual growth of > 23 % plus > USD 7 mn synergies
	Increasing EBITDA-margin

- Technical migration towards Wirecard's leading online platform allows us to leverage operationally
- Strong cross- and upselling opportunities for new merchants due to Wirecard's innovative payment ecosystem
- Strong cross- and upselling opportunities for Wirecard's existing merchants in "new markets"
- Economies of scale lower overall transaction expenses across Wirecard's business in Asia
- Full synergy potential to be realised during migration phase
- First full year after migration in 2020

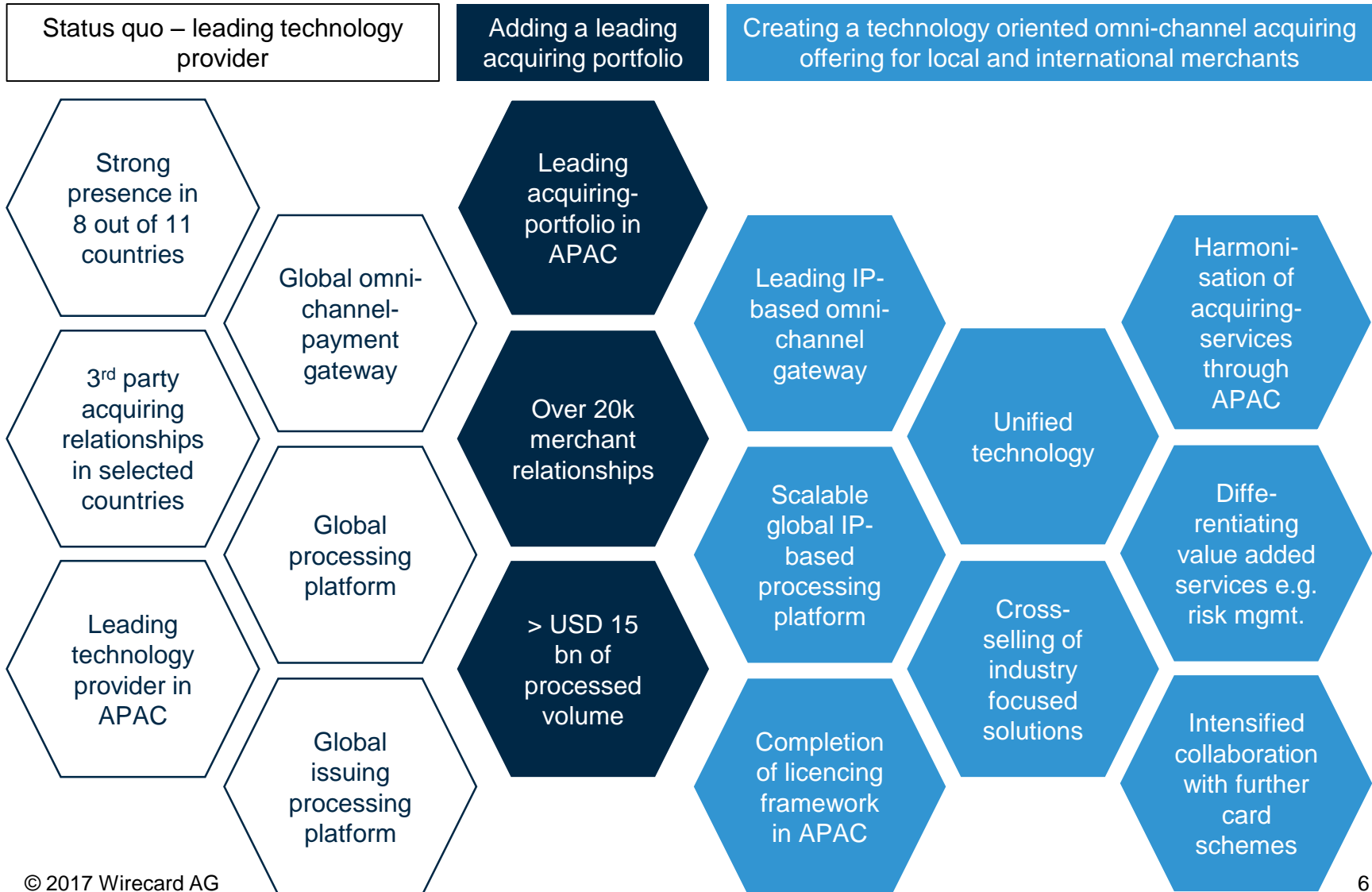
Acquisition of Citi's merchant acquiring business in APAC



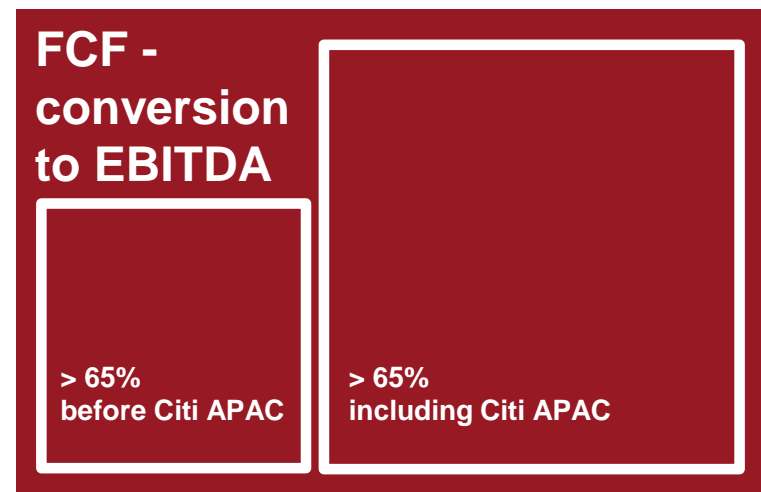
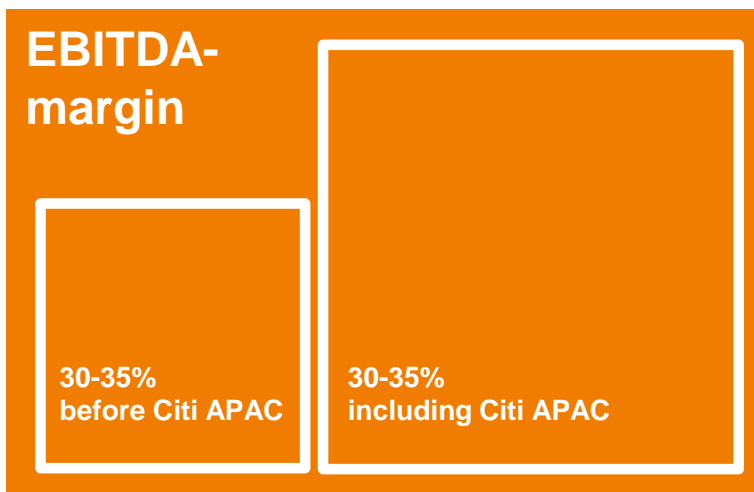
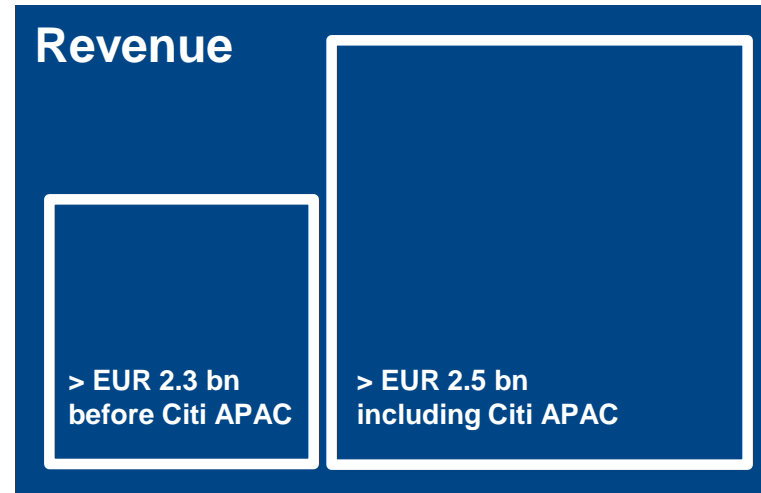
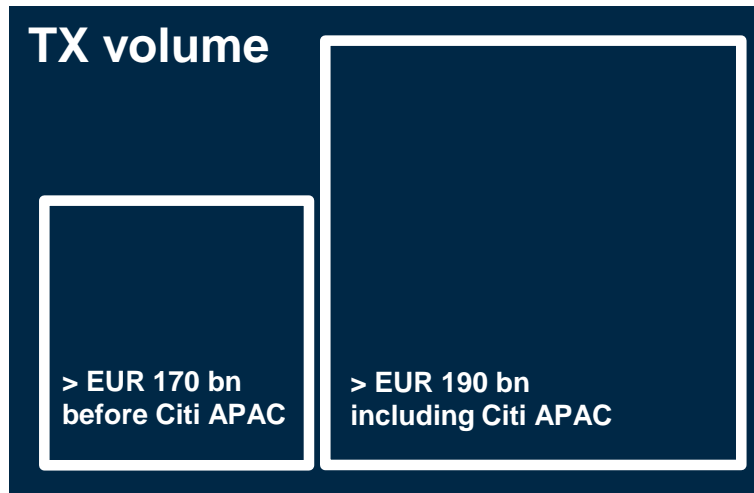
Extended value chain in APAC



What's next?



Updated financial vision 2020



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