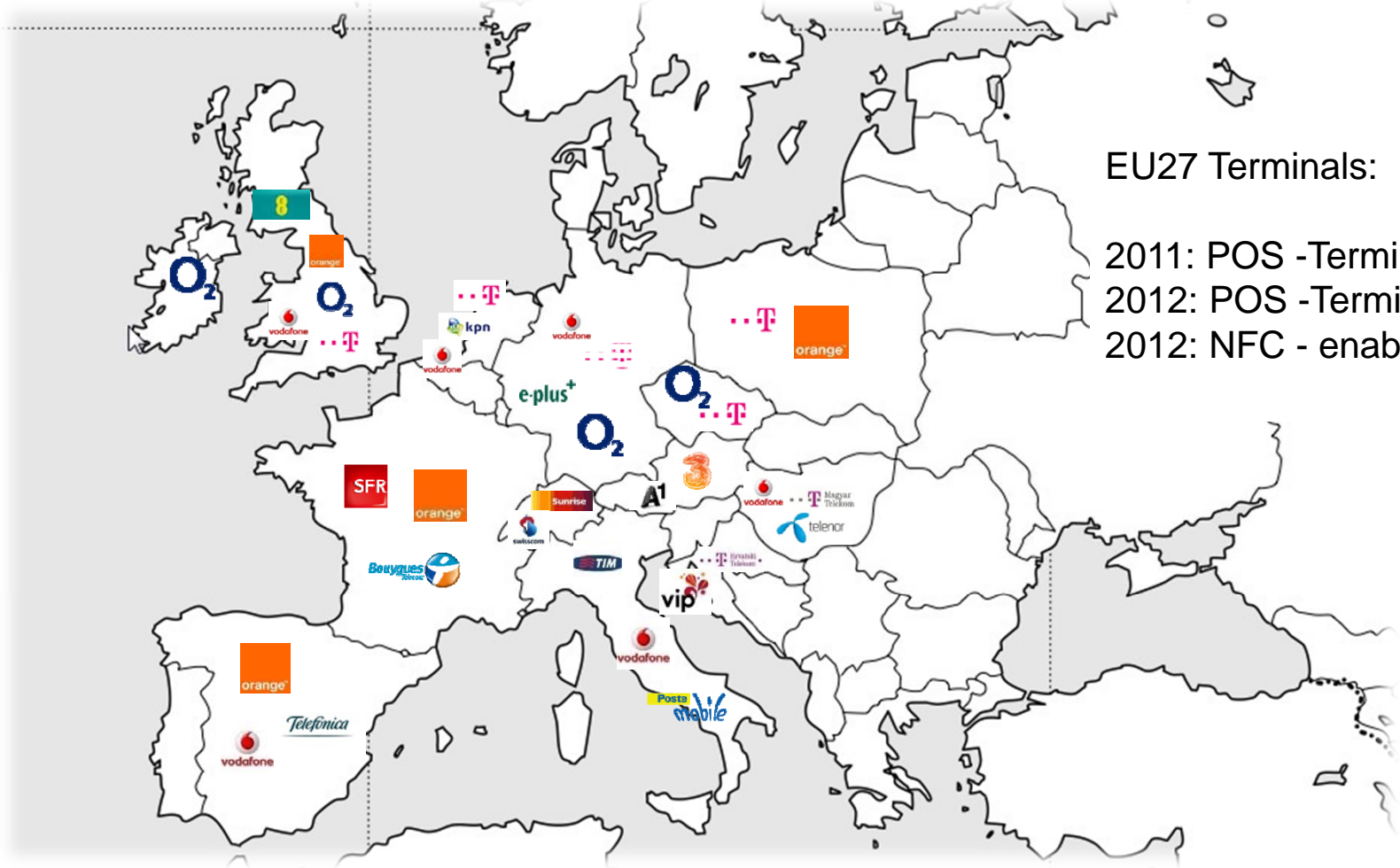


The background of the slide is a grayscale photograph of a person's hand holding a smartphone. The phone screen displays a transaction history with a total amount of 28.74€ and a list of items: Balzac Coffee (15.40€), Stefan Abt (12.50€), and Markus Hirsch (5.40€). In the background, a cup of coffee and some papers are visible on a table.

Wirecard Mobile Payments take up!

PRESENTATION
JANUARY 2014

Mobile Payments take up in all European key countries



EU27 Terminals:

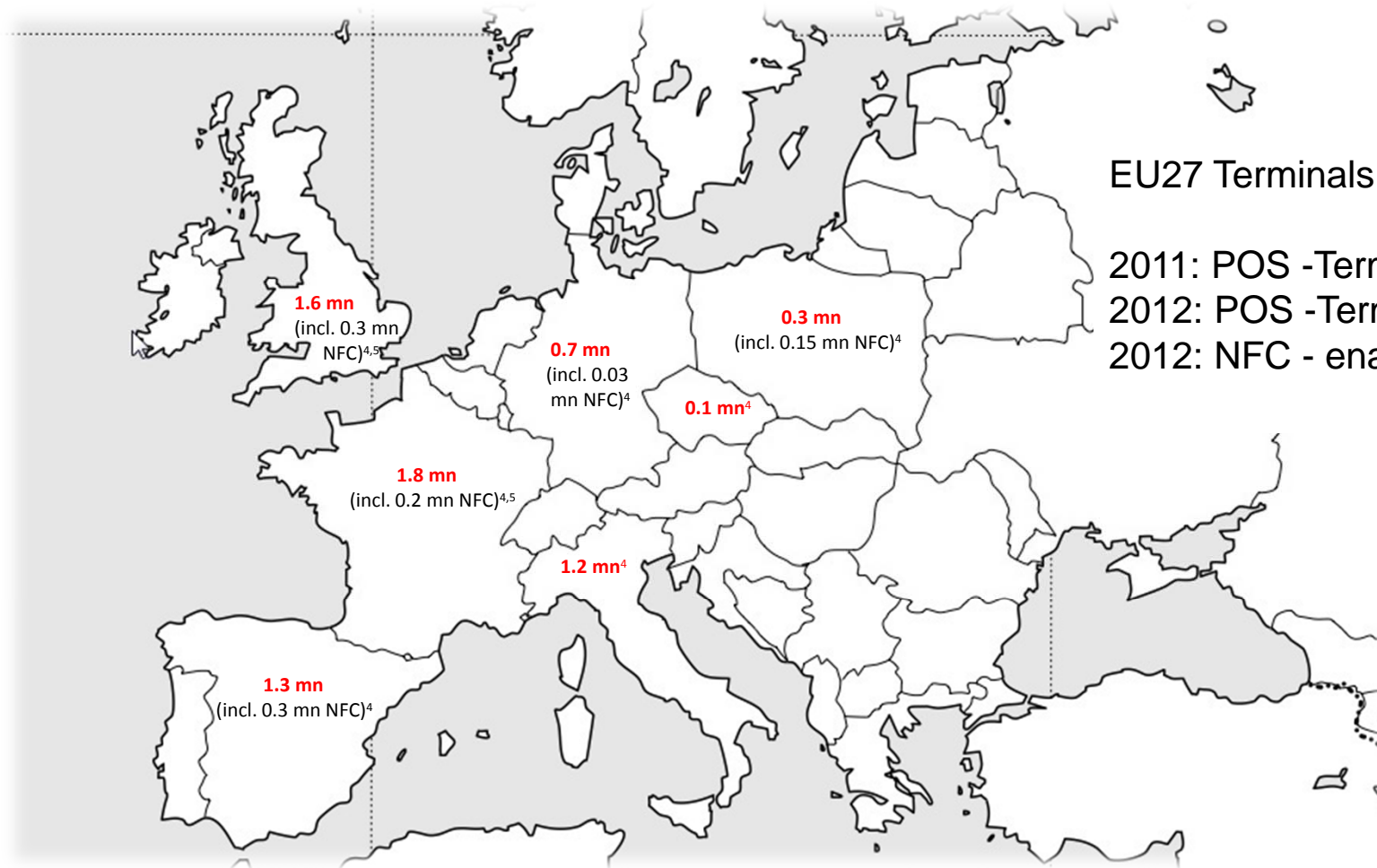
2011: POS -Terminals¹: 8.8 mn

2012: POS -Terminals²: 9.7 mn

2012: NFC - enabled Terminals³: 2.0 mn

¹ ECB Press release 2012/09/10 Payment statistics for 2011 www.bundesbank.de/Redaktion/DE/Downloads/Presse/EZB_Pressemitteilungen/2012/2012_09_10_zahlungsverkehrsstatistik.pdf?__blob=publicationFile
² ECB Press release 2013/09/10 Payment statistics for 2012 <http://www.ecb.europa.eu/press/pr/date/2013/html/pr130910.en.html>
³ Berg Insight Mobile Wallet Service 2012

Mobile Payments take up in all European key countries



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² ECB Press release 2013/09/10 Payment statistics for 2012 <http://www.ecb.europa.eu/press/pr/date/2013/html/pr130910.en.html>

³ Berg Insight Mobile Wallet Service NFC- enabled Terminals 2012

⁴ Berg Insight Mobile Wallet Service POS-Terminals Q4-2011

⁵ ECB, August 2013 – yStats.com, Wirecard

Germany



Market Readiness

- Total number of terminals: 0.7 mn
- NFC - enabled terminals: 0.03 mn
with strong growth
- Contactless cards¹:
 - Visa Pay Wave: 0.8 mn
 - Master Card Pay Pass: 1.0 mn

Launches



12/2013: *Vodafone Wallet* with *Smartpass* prepaid solution



2012: *O2 Wallet* with *mpass* prepaid solution



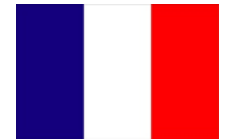
2013: *Telekom Wallet* with *Airplus*
2014: *Telekom Wallet* with *DTAG MyWallet* prepaid solution



2014: *e-plus Wallet* with prepaid solution

¹ Visa Europe, June 2013; MasterCard, January 2013; yStats.com

France



Market Readiness

- Total number of terminals: 1.8 mn
- NFC - enabled terminals: 0.2 mn
- Contactless cards¹:
 - Visa Pay Wave: 8.3 mn
 - Master Card Pay Pass: 1.0 mn

Launches



- 2014: *Orange Cash* prepaid solution
- 2014: NFC Wallet launch with bank partners



- 2014: Boygues Wallet with bank partners
(proyect frozen January 2014)



- 2013: *SFR PayCard* (no NFC-SIM solution)
- 2014: NFC Wallet launch with bank partners

¹ Visa Europe, June 2013; MasterCard, January 2013; yStats.com

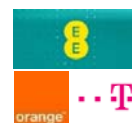
United Kingdom



Market Readiness

- Total number of terminals: 1,6 mn
- NFC - enabled terminals: 0,3 mn
- Contactless cards¹:
 - Visa Pay Wave: 29,8 mn
 - Master Card Pay Pass: 1,0 mn

Launches



2012: *Orange Quicktap* with Barclaycard

2013: *Cash on Tap* prepaid solution



2012: *O2 Money* Launch with prepaid solution
(closes 31.3.2014)

¹ Visa Europe, June 2013; MasterCard, January 2013; yStats.com

Spain



Market Readiness

- Total number of terminals: 1.3 mn
- NFC - enabled terminals: 0.3 mn
- Contactless cards¹:
 Visa Pay Wave: 4.0 mn

Launches



12/2013: Vodafone Wallet with *Smartpass* Prepaid

2014: Launch with LaCaixa



2014: Launch with LaCaixa



2014: Launch with LaCaixa

¹ Visa Europe, June 2013; MasterCard, January 2013; yStats.com

Poland



Market Readiness

- Total number of terminals: 0.26 mn
- NFC - enabled terminals: 0.15 mn
- Contactless cards¹:
 - Visa Pay Wave: 10.1 mn
 - Master Card Pay Pass: 1.0 mn

Launches



2012: *MyWallet* with bank partners (Eurobank, Getin Bank, Noble Bank, Raiffeisen Polbank, mBank)



2012: *Orange Cash* with bank partner mBank

¹ Visa Europe, June 2013; MasterCard, January 2013; yStats.com

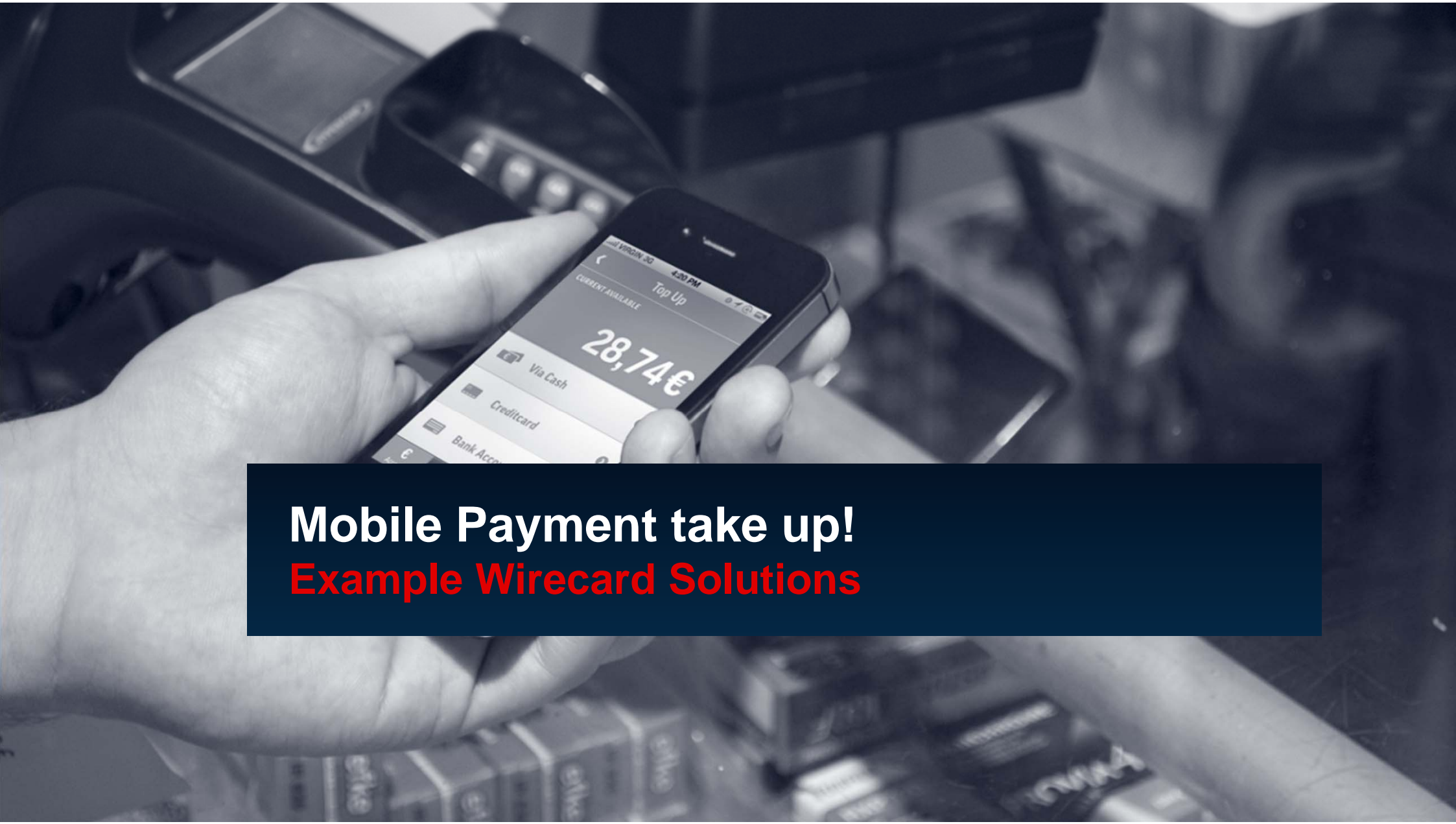
Key Findings

- Several launches to follow in 2014.
- Rollouts are driven by mobile operators.
- Consequently, launched solutions are based on NFC and SIM-based secure elements.
- Take-up by banks is still slow but progressing. Number of announcements rising. First x-MNO launch in 2014 (LaCaixa)

The Year Ahead for NFC: Telcos Finally Ready to Roll Out, But Alternatives to SIMs Multiply

HCE Moves Forward with Promise and Not a Little Hype

One of Europe's Top Contactless Banks to Offer NFC Payments with Three Major Telcos in Spain



Mobile Payment take up!
Example Wirecard Solutions



Customer Case Study

- **Mobile contactless payment product for Telefonica O2**
- **Account:** Pre- and/or postpaid (de-coupled debit) based on subscriber rating
- **Top-up methods:** real-time money transfer, wire transfer and direct debit
- **Card Product:** Maestro NFC-sticker, NFC mobile card and virtual MasterCard
- **Issuer:** Wirecard Card Solutions Ltd.
- **SP-TSM:** Giesecke & Devrient
- **Value-added Services:**
 - Embedded couponing and loyalty functionality
 - Deployment of contactless payment terminals





Customer Case Study

- **Contact(less) solution *Vodafone Smartpass* with mobile NFC application for several European countries**
- **Account:** Prepaid and/or de-coupled debit¹
- **Top-up methods:** real-time money transfer, wire transfer, credit card and direct debit¹
- **Card Product:** VISA Mobile Card, Dual-interface card, NFC sticker and EMV cards¹
- **Issuer:** Wirecard Card Solutions Ltd.
- **SP-TSM:** Wirecard (on Corfire licence)

¹ Product configuration is varying per country





Customer Case Study

- **Contactless (NFC) mobile payment application**
- **Account:** Prepaid
- **Top-up methods:** wire transfer, credit card
- **Card Product:** NFC VISA mobile card and one-time virtual VISA cards
- **Issuer:** Wirecard Card Solutions Ltd.
- **SP-TSM:** Oberthur
- **Value-added Services:**
 - Embedded cashback & couponing functionality



Outlook

- Alternative approaches with HCE, embedded secure elements, Bluetooth Low Energy BLE, QR codes will take up – but will face serious challenges
- Mobile Payment Ecosystem will further evolve with more banks starting activities
- Focus now on driving user awareness and acceptance
- Mobile Payment Solutions will be extended with value-added services



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Thank you for your attention!

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