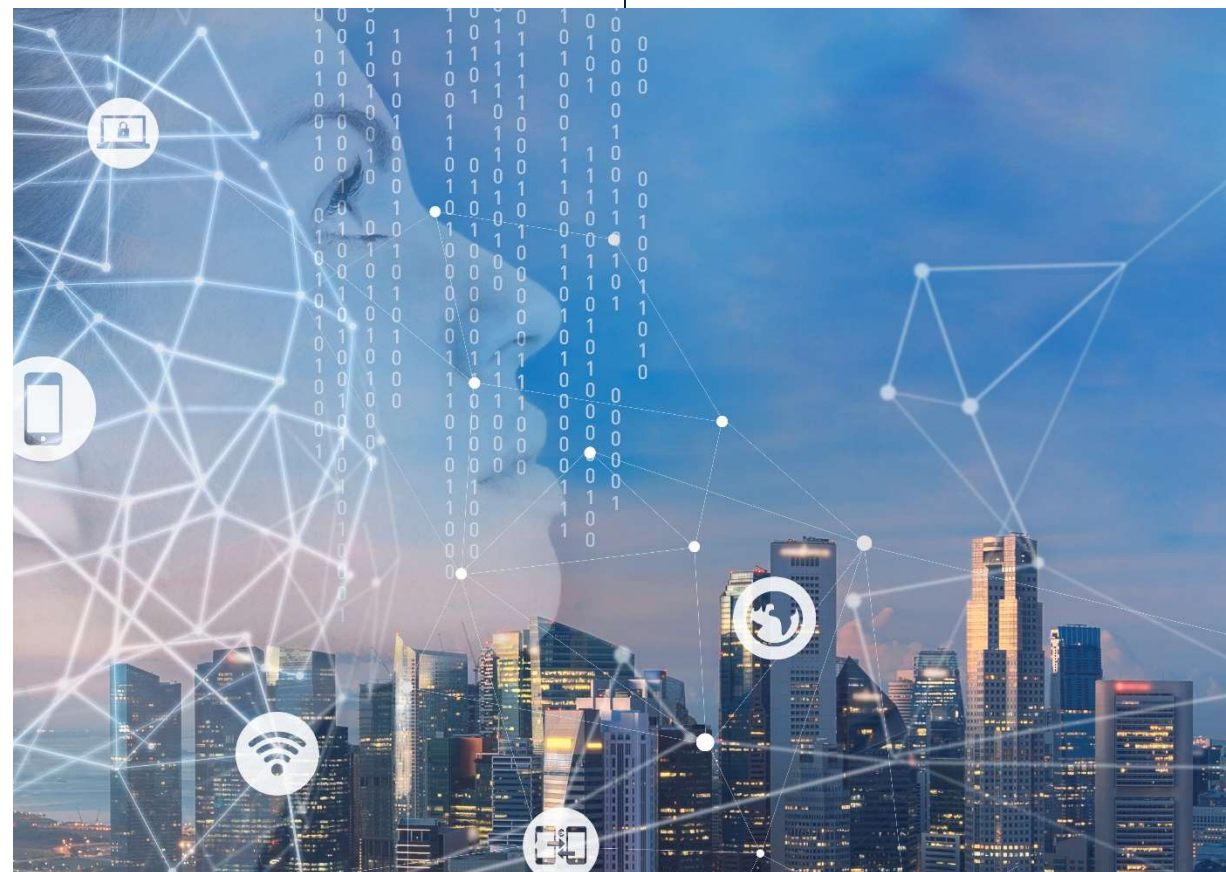


Investor Presentation – Results Q1 2018

16 May 2018





- 26.7 EUR bn processed transaction volume worldwide (Q1 2018)



Wirecard is the world's fastest growing financial commerce platform that offers merchants and consumers a continuously expanding payment ecosystem over an integrated B2B2C approach



- 37,000 large and medium sized merchants
- 200,000 small sized merchants

Highlights

Key figures Q1 2018

in EUR mn (except where stated)	Q1 2018	Q1 2017	Change
Transaction volume (in EUR bn)	26.7	17.2	56%
Revenues	420.4	274.9	53%
EBITDA	112.3	81.3	38%
EBIT adjusted*	97.8	69.4	41%
EBIT	88.4	60.2	47%
Earnings after taxes	70.8	48.5	46%
Cash flow from operating activities (adjusted)**	87.4	64.8	35%
Free cash flow***	71.8	49.7	44%
Earnings per share (basic and diluted) in EUR	0.57	0.39	46%

EBITDA Guidance FY2018 of 520-545

* Adjusted for amortisation (M&A related)

** Consolidated cash flow from operating activities (adjusted)

*** Cash flow from operating activities (adjusted) less operative CAPEX

Organic versus M&A¹ related growth yoy Q1 2018

	Transaction volume growth	Revenue growth	EBITDA growth
Total	55.7%	52.9%	38.2%
Organic	26.4%	24.2%	28.4%
M&A	29.3%	28.8%	9.8%
• Wirecard North America	10.6%	12.4%	7.5%
• MyGate	0.8%	0.6%	0.3%
• Citi acquiring portfolio APAC	17.9%	15.8%	2.1%

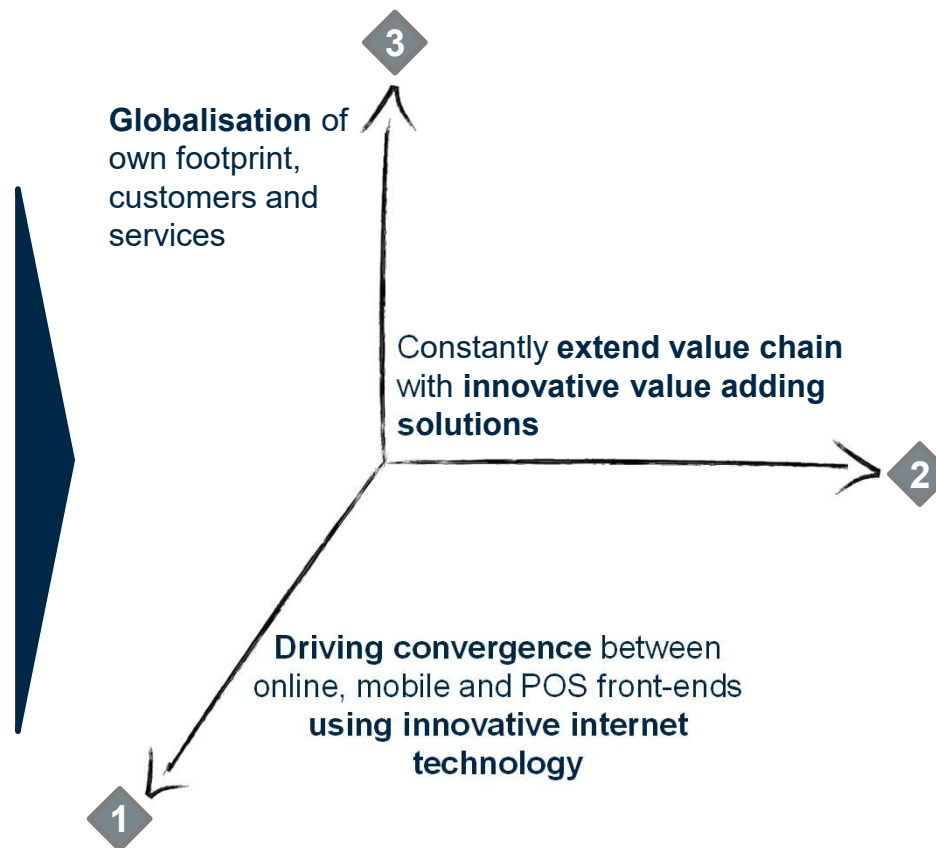
¹⁾ Wirecard North America, MyGate (South Africa) and Citi acquiring portfolio APAC

Global megatrends driving Wirecard's growth

7 global payment megatrends...

...aimed at by Wirecard's strategic objectives

1. Cash to digital
2. Connected commerce
3. Cross-border payments
4. Real-time payments
5. Artificial Intelligence
6. Internet of things
7. Financial inclusion




Wirecard's USPs



Value chain

**Strong value chain
with end-to-end fully digitised
acquiring and issuing
leading to gross margin advantages**



**Data driven
value added
services**

**Increasing conversion through digitised
data layer that connects data sources via
dynamic algorithms (AI and self learning
algorithms)**



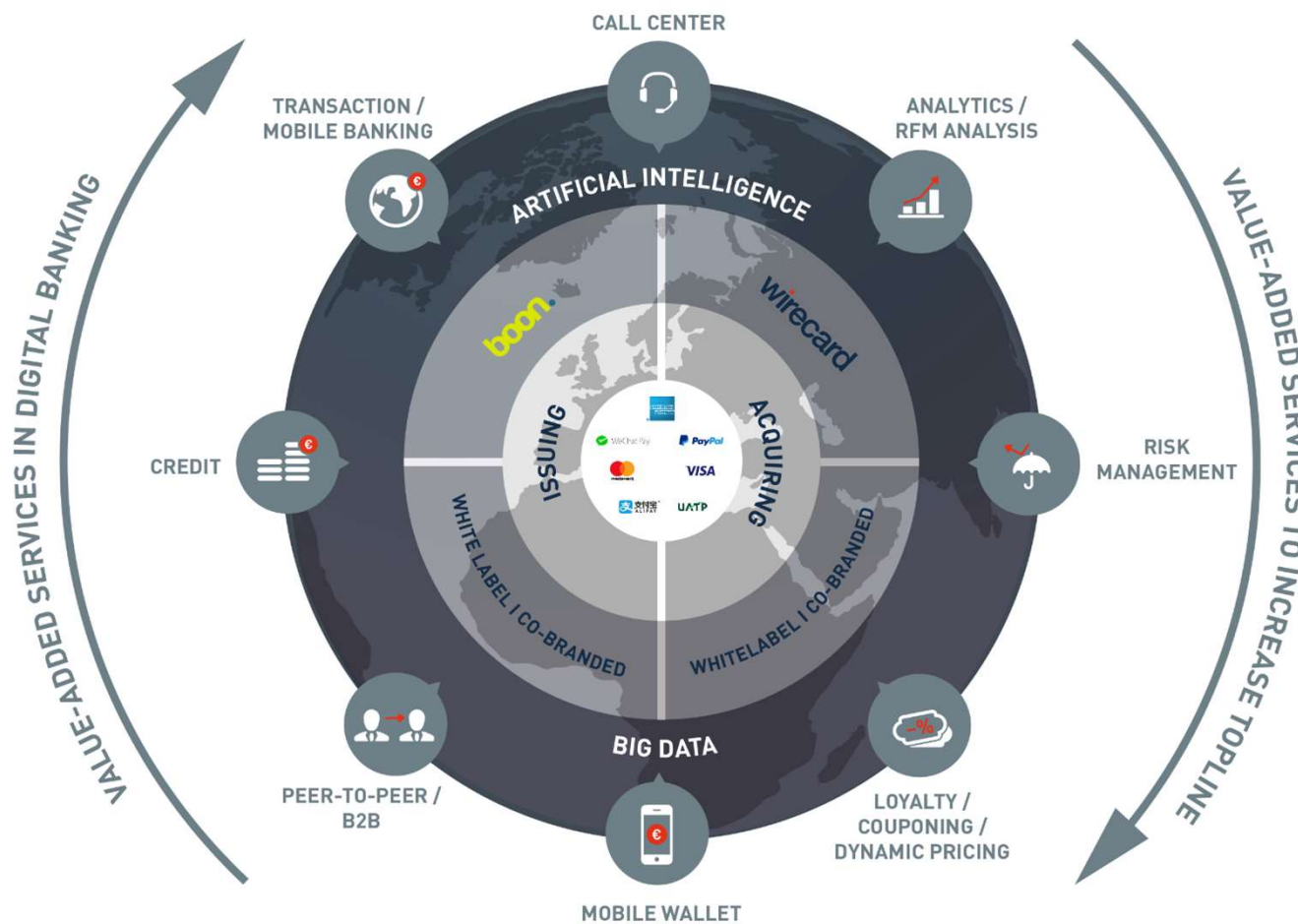
Global reach

**Most advanced in rolling out
Wirecard's platform and innovations
on a global scale**

Highlights



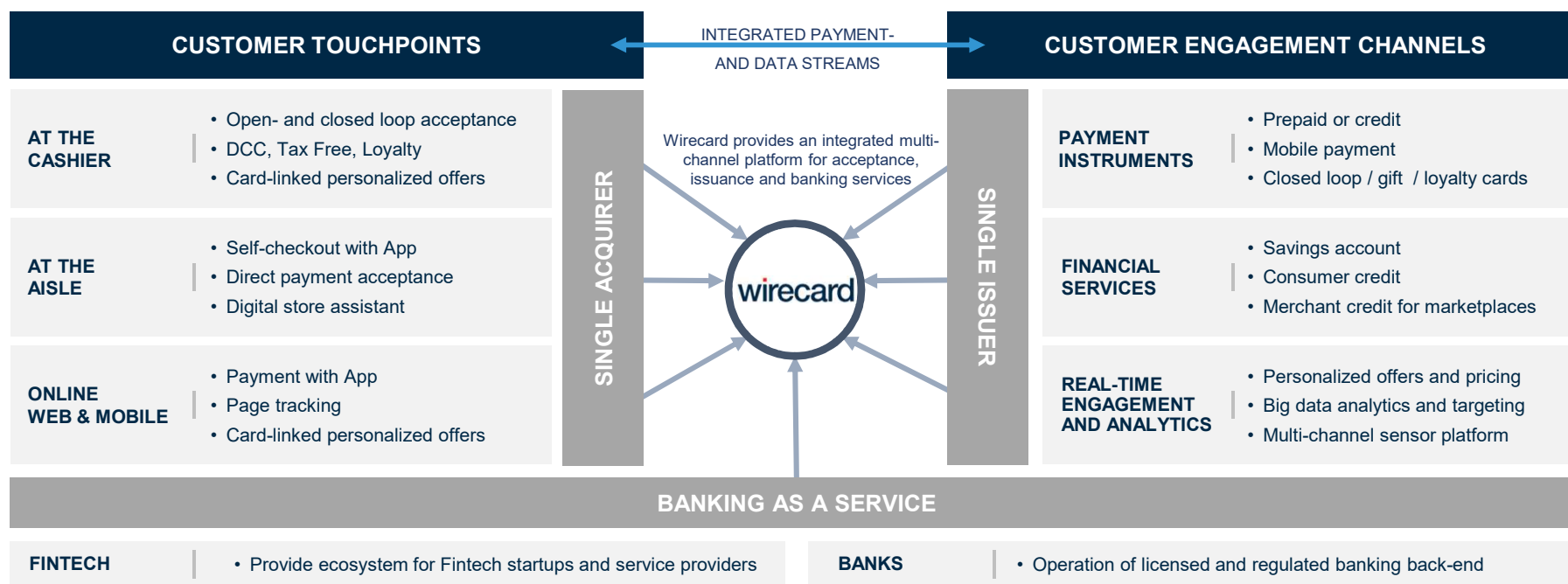
Wirecard's end-to-end financial commerce platform – fully digitised global acquiring and issuing



Highlights



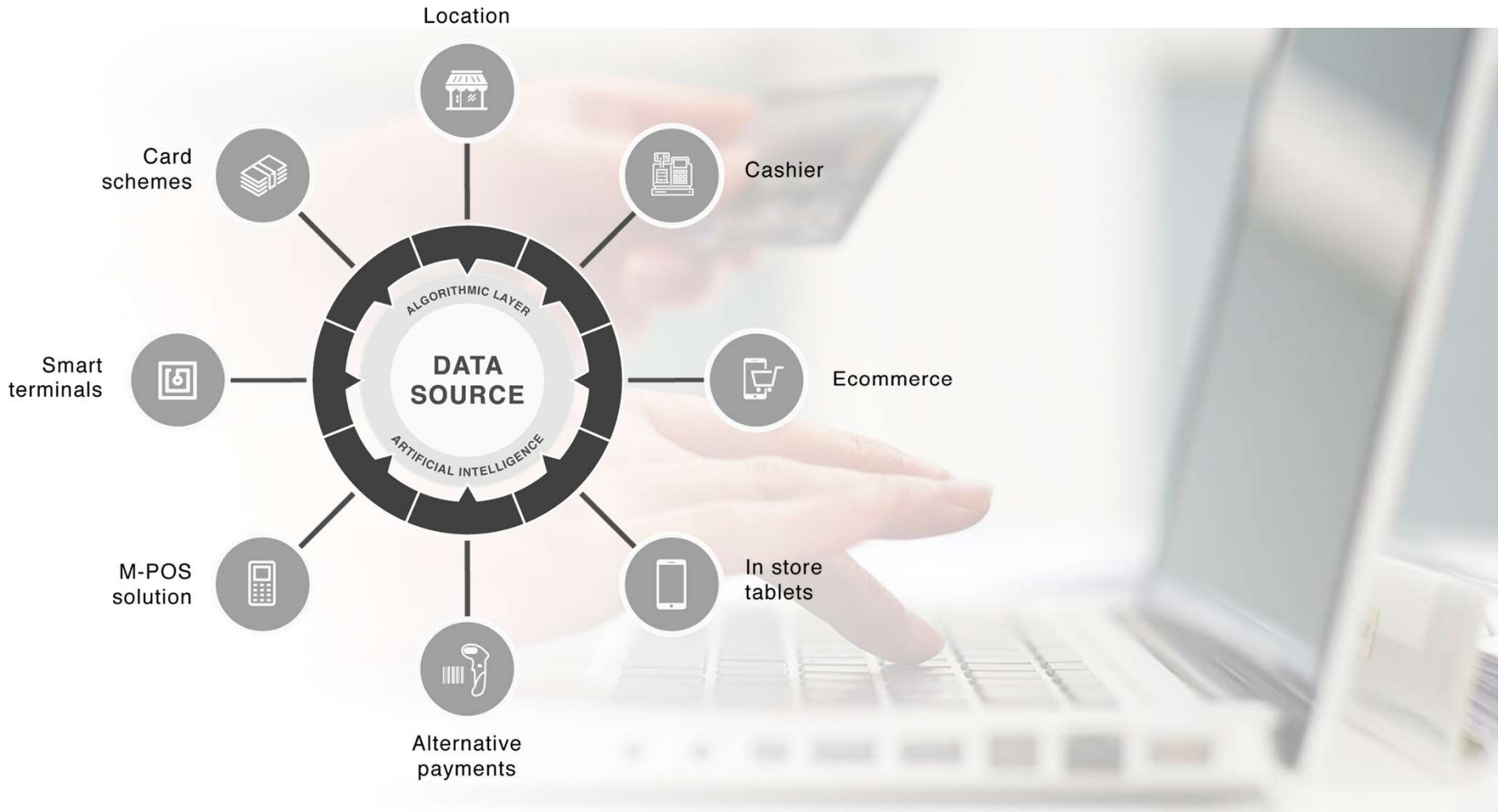
Generating new business models by combining digital acquiring and issuing



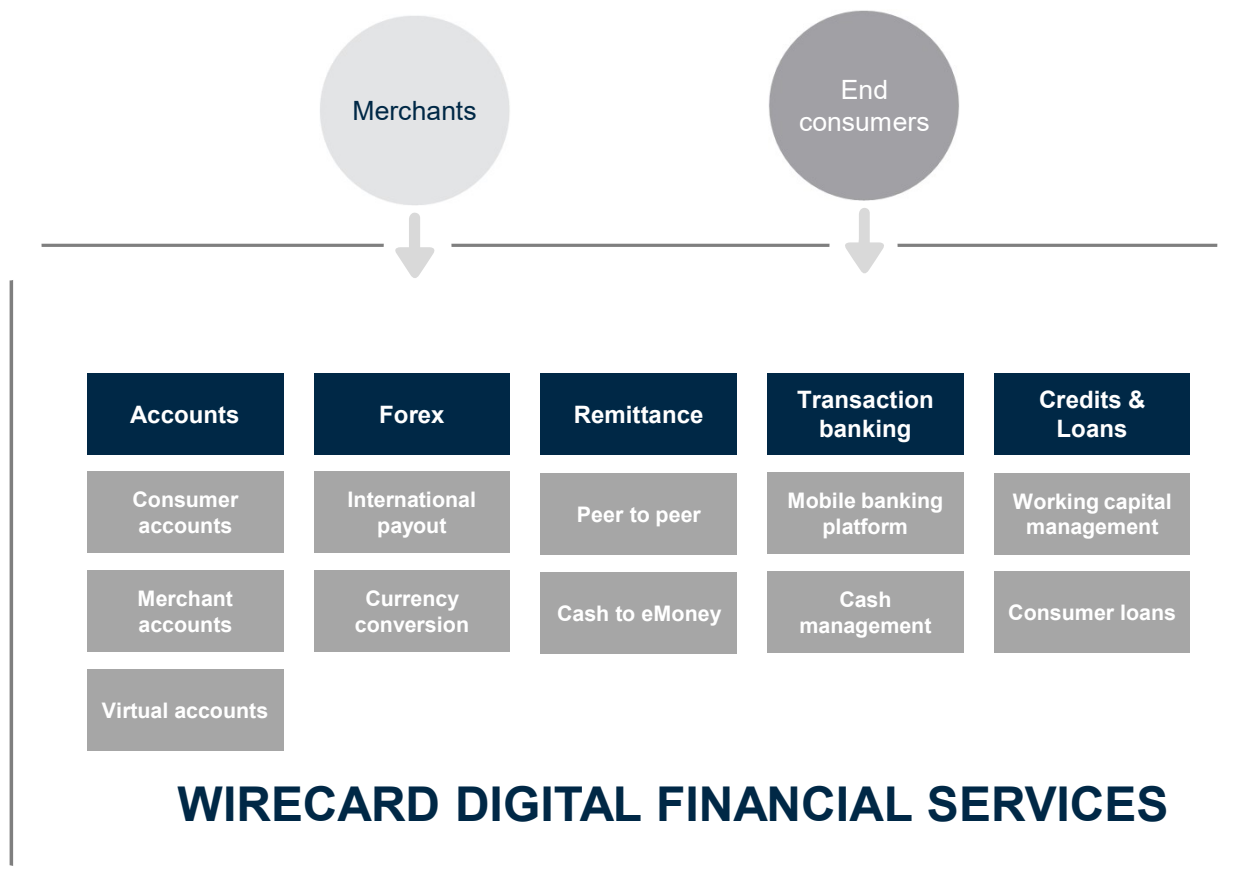
Highlights

Data driven services -

Wirecard's omnichannel offering to further increase conversion rates



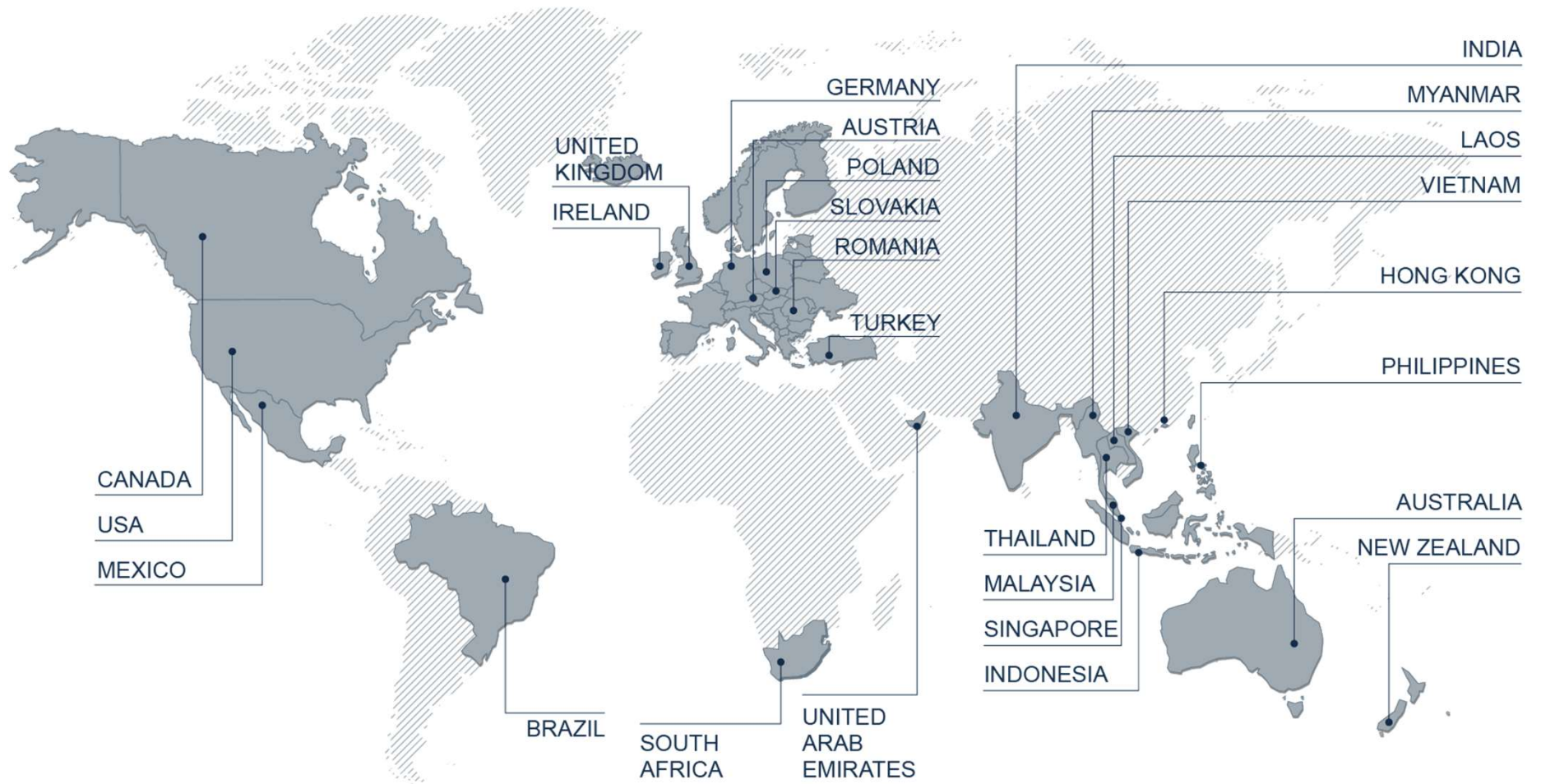
Wirecard's extension of the value chain – digital financial services



Highlights



Global reach



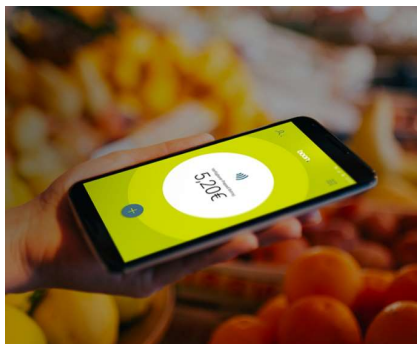
Operative highlights in Q1 2018

Examples of customer gains, business extensions and new partners

TeleClinic, Fortress, Moonrise, Kyivstar, Advanon, Olympus, Afirme, SES-imagotag, Air Namibia, Allianz Prime, Mercateo Unite, Sodexo, TransferWise, Crédit Agricole Payment Services, Mizuho Bank, Playa Games, Travel Easy, FedEx Express, Fitbit, Gameforge, Denizen (BBVA), Pflanzen-Köller, Mammut, Weizmann Forex, Elo7, Villeroy & Boch, ReiseBank, Qatar Airways, EMP and Genting Cruise Lines.

Wirecard launches new ePOS App

Wirecard announced the launch of the new mobile solution Wirecard ePOS App for the acceptance of common international payment methods on mobile devices for small and medium-sized enterprises (SMEs). The new digital platform gives customers the choice of a wide selection of classic and alternative payment methods. Thanks to Wirecard's fast new solution, which can be used on smartphones and tablets, retailers can now easily integrate payment methods into their existing infrastructure. The app is compatible with existing Wirecard solutions and can also accept mobile NFC payments.

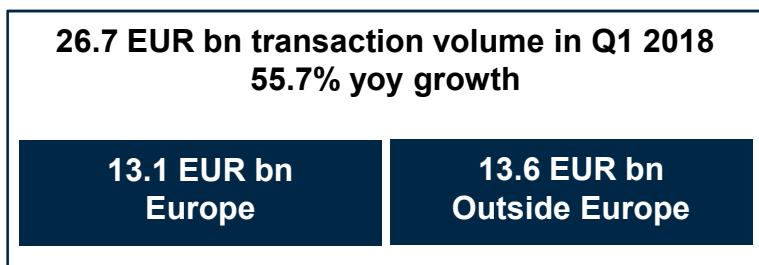


Wirecard's mobile payment app **boon**. Extension of ecosystem by innovative value-added services such as peer to peer function, microloans and digital payments via smartwatches by partnership with Fitbit.

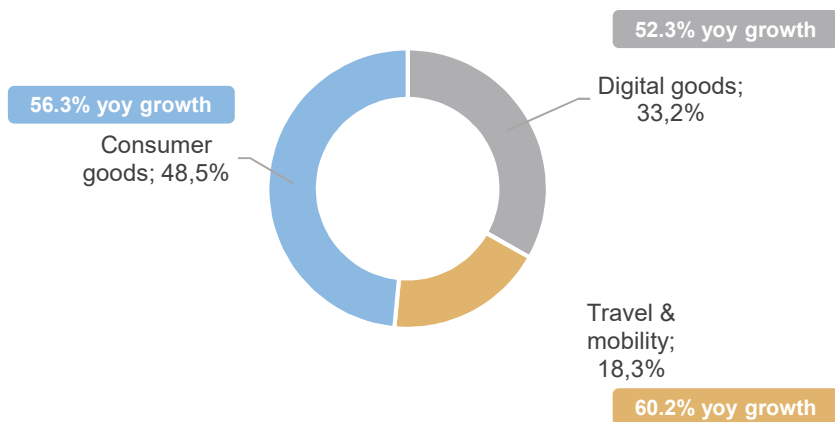
Wirecard's app for mobile payment is available in various European countries and not tied to any bank. New innovative features such as microloans in real-time, virtual credit cards and peer to peer transactions will turn boon from a payment app to a fully digitalised mobile application combining payment and banking services. Wirecard's new partnership with Fitbit Pay enables users from Italy, Ireland, Spain, Switzerland and the UK to add their digital boon cards to Fitbit Pay and make secure purchases with their Fitbit Ionic or Fitbit Versa smartwatch devices anywhere Mastercard Contactless is accepted.

2 Industry and regions

Transaction volume – industry and geographic view



Transaction volume¹ industry allocation



Consumer goods

- Includes B2C and B2B physical products
- Consumer goods up 4.7 EUR bn, with 56.3% yoy growth

Digital goods

- Includes digital goods such as internet portals, download and streaming services, telecommunications, SaaS and app providers
- Digital goods up 3.0 EUR bn, with 52.3% yoy growth

Travel & mobility

- Includes airlines, hotel chains, travel portals, tour operators, ferries, car rental and transportation companies
- Travel & mobility up 1.8 EUR bn, with 60.2% yoy growth

¹ Transaction volume: mainly acceptance and issuing means of payment along with associated value added services

² Geographic view is based on merchant location

3 M&A

Overview of recent M&A activity

Wirecard North America (Citi Prepaid Card Services)

- Leading position in institutional funded prepaid card issuing with more than 2,500 client programs launched
- Global expansion with market entry U.S.
- Employees: 120
- Closing March 2017

MyGate in South Africa

- MyGate is a leading payment service provider in South Africa
- Supplements existing product portfolio of Wirecard in South Africa
- Employees: 21
- Cash payment of 18.2 EUR mn, further earnouts up to 4.9 EUR mn
- Signing and closing March 2017

Merchant acquiring services of Citigroup in APAC

- 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
- Synergies of > USD 7 mn annually
- Estimated EBITDA contribution of > USD 20 mn for the 12 months after closing
- Signing March 2017

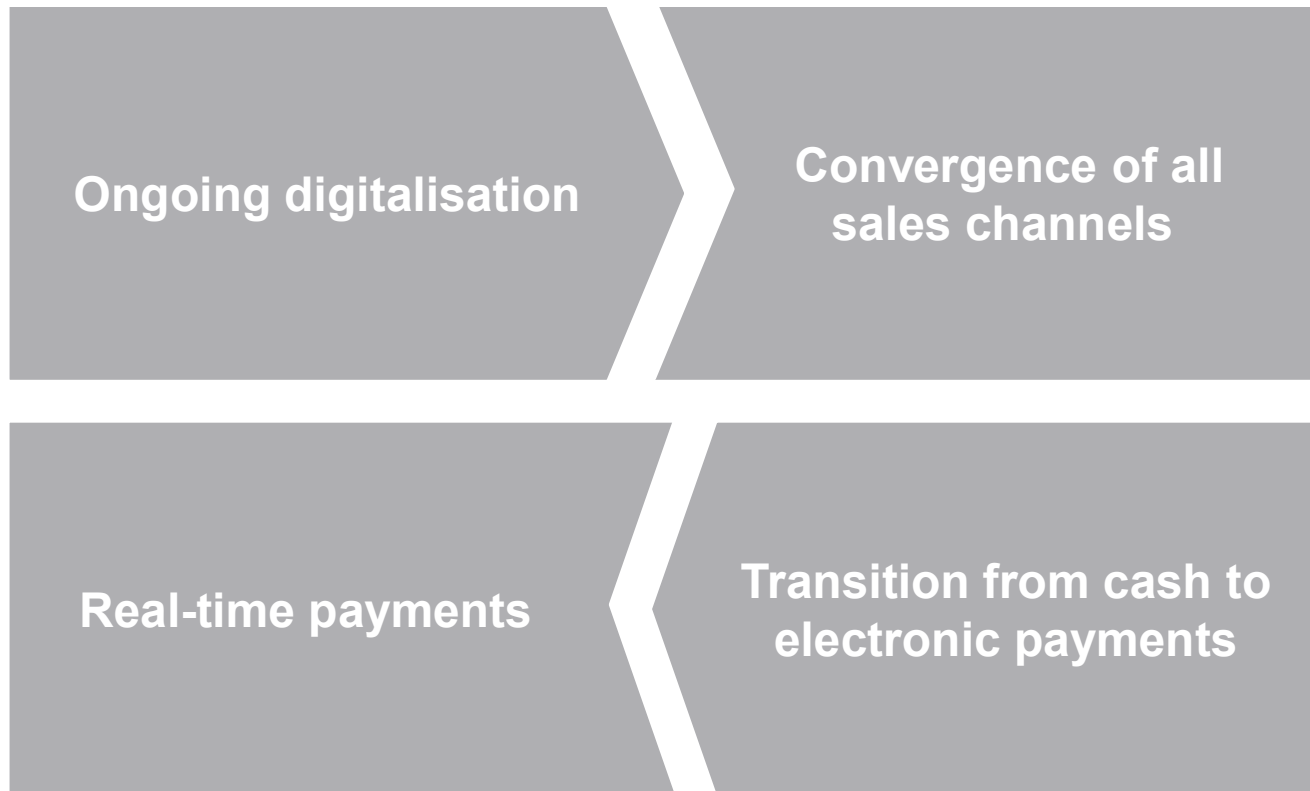
Track record of recent M&A activity

	Revenue Q1 2018	EBITDA Q1 2018
Wirecard North America (Citi Prepaid Card Services)	34.0 EUR mn (consolidation as of March 2017)	6.1 EUR mn (consolidation as of March 2017)
MyGate in South Africa	1.6 EUR mn (consolidation as of March 2017)	0.3 EUR mn (consolidation as of March 2017)
Merchant acquiring services of Citigroup in APAC (partly closed)	43.5 EUR mn (consolidation as of mid-June 2017)	1.7 EUR mn (consolidation as of mid-June 2017)

4 Outlook

Market environment

Strong prospective market growth of 16% to 17% within Wirecard's core geographies as well as its industry mix for 2018



Company guidance FY 2018



- EBITDA guidance for FY 2018 of 520 to 545 EUR mn

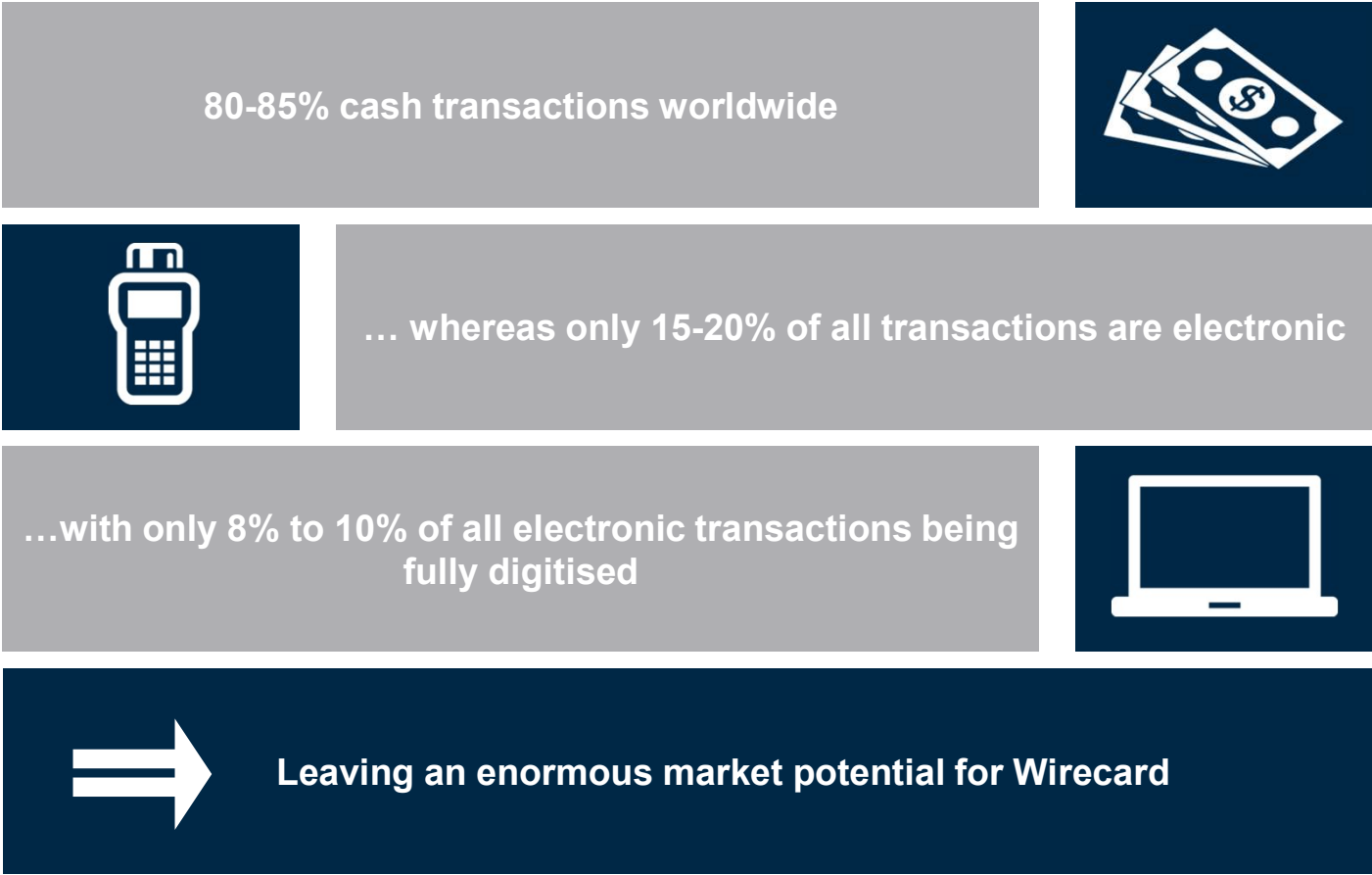
Guidance is based on

- Growth of the global e-commerce market and continuing trend towards digitalisation
- Increase of processed transaction volume with existing and new clients
- Economies of scale
- Contribution from recent acquisitions

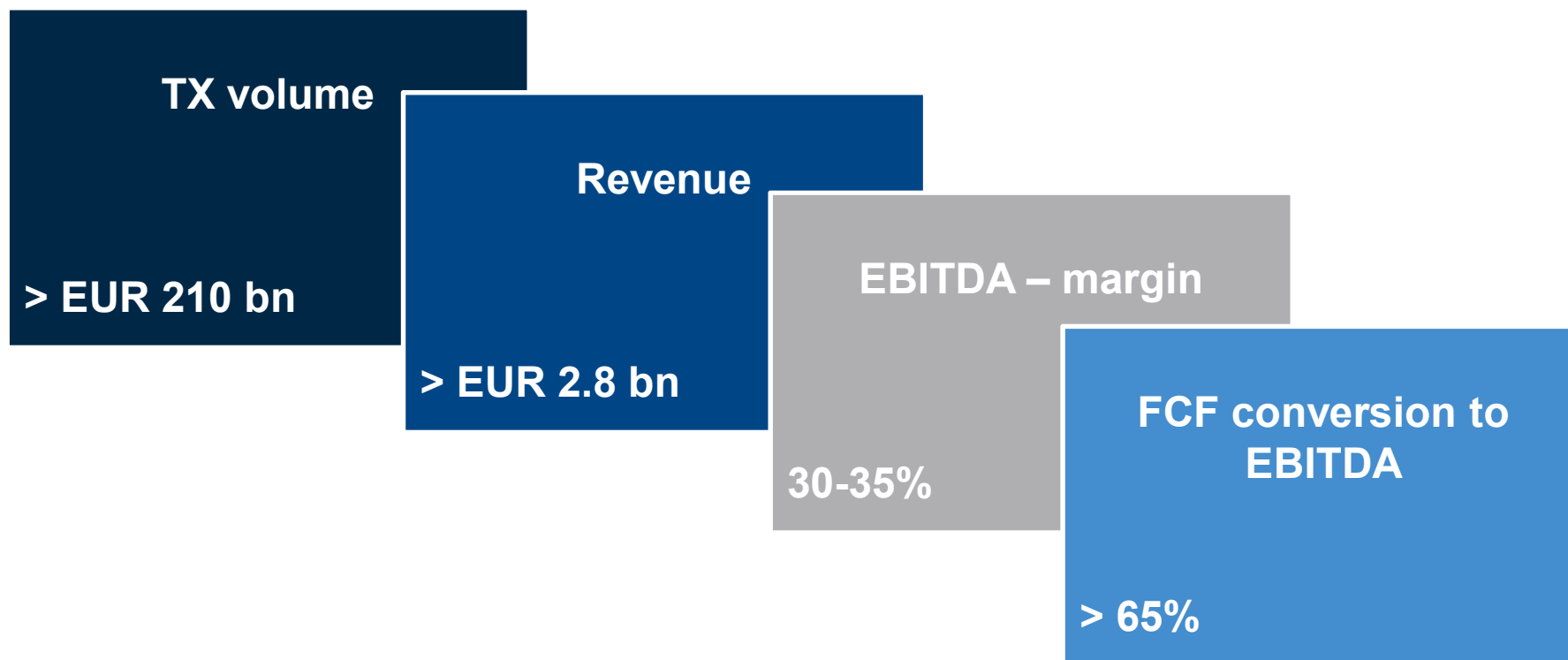
Detailed break down of guidance mid-point for FY 2018 of 532.5 EUR mn

- Organic growth of >25%
- >27 EUR mn EBITDA contribution from Wirecard North America
- >8 EUR mn EBITDA contribution from Citi's merchant acquiring business across APAC

Wirecard's visionary playing field



Vision 2020



5 Financial data

Financial data



Financial highlights Q1 2018

in EUR mn	Q1 2018	Q1 2017	Change
Revenues	420.4	274.9	53%
EBITDA	112.3	81.3	38%
EBIT adjusted*	97.8	69.4	41%
EBIT	88.4	60.2	47%
Income tax expenses	12.2	8.5	43%
Earnings after taxes	70.8	48.5	46%
Earnings per share (basic and diluted) in EUR	0.57	0.39	46%
Cash flow from operating activities (adjusted)**	87.4	64.8	35%
Total equity***	1,670.0	1,635.2	2%
Total equity and liabilities***	4,697.6	4,527.5	4%
Employees**** as of 31.03.2018 / 31.03.2017	4,913	4,198	17%
thereof full-time employees	4,567	3,902	17%
thereof part-time employees	346	296	17%

* Adjusted for amortisation (M&A related)

** Consolidated cash flow from operating activities (adjusted)

*** 2017 figures as of 31.12.2017

**** Thereof 153 employees of Wirecard North America and MyGate

Financial data



Consolidated income statement

in EUR mn	Q1 2018	in % of revenues*	Q1 2017	in % of revenues*
Revenues	420.4		274.9	
Own work capitalised	8.7		9.1	
Cost of materials	230.0	54.7%	143.0	52.0%
Gross profit	199.1	47.4%	141.0	51.3%
Personnel expenses	52.5	12.5%	38.0	13.8%
Other operating expenses	36.9	8.8%	25.9	9.4%
Other operating income	3.1	0.7%	4.1	1.5%
Share of profit or loss from associates (at equity)	-0.5	-0.1%	0.0	0.0%
EBITDA	112.3	26.7%	81.3	29.6%
Amortisation and depreciation	23.9	5.7%	21.1	7.7%
EBIT	88.4	21.0%	60.2	21.9%
Financial result	-5.4		-3.1	
Earnings before taxes	83.1		57.0	
Income tax expenses	12.2	14.7%	8.5	15.0%
Earnings after taxes	70.8	16.8%	48.5	17.6%
EBITDA	112.3	26.7%	81.3	29.6%
Amortisation and depreciation (M&A adjusted)	14.5	3.5%	11.9	4.3%
EBIT adjusted**	97.8	23.3%	69.4	25.2%
Amortisation and depreciation (M&A-related)	9.3	2.2%	9.2	3.4%
EBIT	88.4	21.0%	60.2	21.9%

* Taxes on income and profit with regards to Earnings before Taxes (EBT)

** Adjusted by amortisation (M&A related)

Financial data

Balance sheet

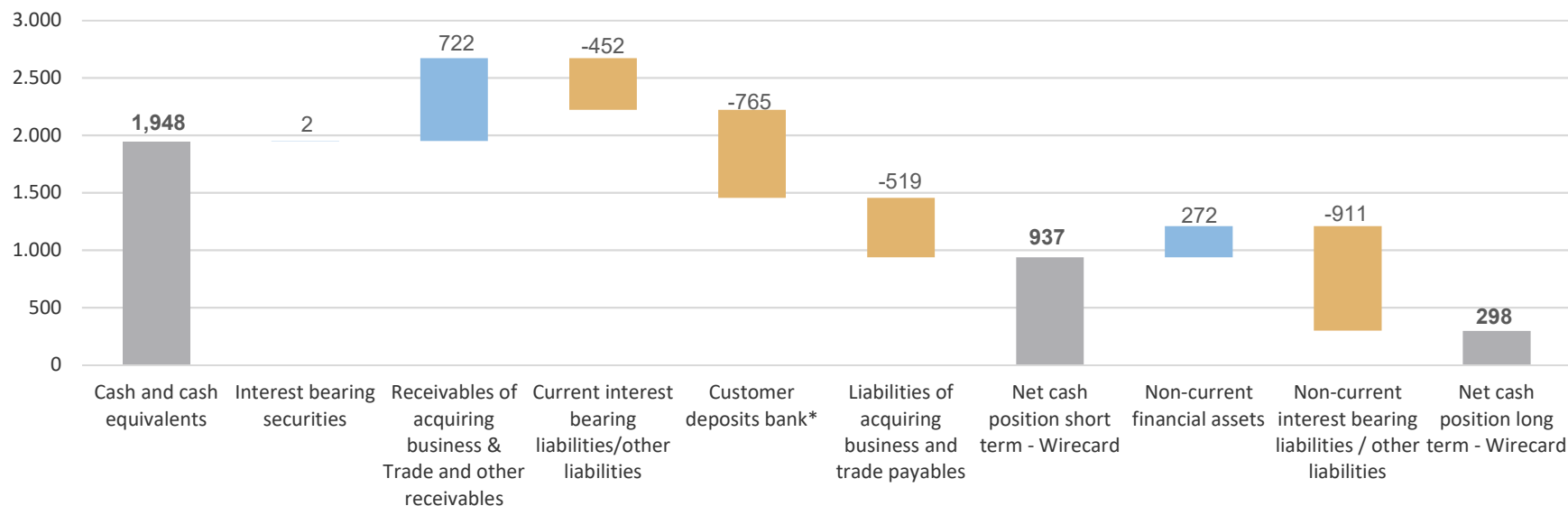
Assets in EUR mn	31.03.2018	31.12.2017	Equity and liabilities in EUR mn	31.03.2018	31.12.2017
Goodwill	668.6	675.8	Total equity	1,670.0	1,635.2
Customer relationships	471.6	484.9	Non-current interest-bearing liabilities	824.5	754.8
Internally-generated assets	122.9	120.0	Other non-current liabilities	86.5	85.4
Other intangible assets	124.9	109.0	Deferred tax liabilities	66.4	76.9
Property, plant and equipment	59.4	57.5	Total non-current liabilities	977.4	917.1
Investments (equity method)	14.1	14.6	Liabilities of the acquiring business	448.4	422.6
Fin. and other assets	323.8	310.2	Trade payables	70.2	71.4
Deferred tax assets	9.7	9.1	Interest bearing liabilities	313.2	311.6
Total non-current assets	1,794.9	1,781.1	Other provisions	4.7	2.4
Inventories and work in progress	11.4	13.3	Other liabilities	138.3	149.4
Receivables of acquiring business	453.7	442.0	Customer deposits bank	1,031.2	973.2
Trade and other receivables	268.4	269.7	Tax provisions	44.1	44.6
Tax credits	4.9	11.0	Total current liabilities	2,050.2	1,975.2
Interest bearing securities	215.9	109.1	Total liabilities	3,027.6	2,892.3
Cash and cash equivalents	1,948.5	1,901.3			
Total current assets	2,902.7	2,746.4			
Total assets	4,697.6	4,527.5	Total equity and liabilities	4,697.6	4,527.5

Financial data

Net cash (short- and long-term)

Net cash bridge Q1 2018

In EUR mn



* Customer deposits bank break down in EUR mn	31.03.2018
Customer deposits - balance sheet amount	1,031
thereof in long-term interest bearing securities	-50
thereof in interest bearing securities and fixed-term deposits	-216
Customer deposits relevant for net cash calculation	765

Financial data



Income tax analysis

in EUR mn	Q1 2018	in % of EBT	Q1 2017	in % of EBT
Earnings before taxes	83.1		57.0	
Income tax expenses	-12.2	14.7%	-8.5	15.0%
thereof deferred tax expenses/income	1.6	-2.0%	0.1	-0.2%
thereof effective tax expenses	-13.9	16.7%	-8.7	15.2%
Net cash outflow arising from income tax	-13.2		-3.0	
thereof income tax	-13.2		-3.0	
thereof capital gain tax on dividends	0.0		0.0	

Financial data

Cash flow and conversion

in EUR mn (except where stated)	Q1 2018	Q1 2017	Change
Cash flow from operating activities (adjusted)*	87.4	64.8	35%
Operative capex	-15.7	-15.1	4%
Free cash flow	71.8	49.7	44%
Earnings after taxes	70.8	48.5	46%
Cash conversion in %	101%	102%	

* Consolidated cash flow from operating activities (adjusted)

**THANK YOU
FOR YOUR ATTENTION**

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