

A wireframe sculpture of a hand holding a card, 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 holding a card, with the fingers slightly curled around it. The background is a light gray grid of diagonal lines.

Wirecard AG

Investor Presentation – Results Third Quarter 2016

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An abstract graphic composed of a dense grid of thin, light-brown lines. The lines are arranged in a way that creates a sense of depth and movement, resembling a wireframe model of a complex, curved object. The overall effect is a textured, three-dimensional appearance against a solid orange background.

1. Highlights

Wirecard at a glance



43.6 EUR bn processed transaction volume worldwide in 9M 2016



Outstanding track record with continuing growth and strong fundamentals



~ 26,000 large and medium sized merchants
~ 140,000 small sized merchants



Innovation leader with state of the art internet and mobile payment technology



Global M&A strategy adding to organic success



Unique value chain with fully integrated and licensed banking operations

Key figures first nine months 2016

Results in EUR mn (except where stated)	9M 2016	9M 2015	Change
Transaction volume (in EUR bn)	43.6	32.0	36%
Revenues	719.4	541.0	33%
EBITDA	213.9	158.4	35%
EBIT adjusted*	184.7	137.1	35%
EBIT	162.0	119.1	36%
Earnings after taxes	216.2	98.3	120%
Earnings after taxes adjusted**	126.3	98.3	29%
Operating cash flow***	179.2	133.3	34%
Free cash flow****	134.8	99.9	35%
Earnings per share (in EUR, undiluted)	1.75	0.80	119%
Earnings per share adjusted** (in EUR, undiluted)	1.02	0.80	28%

EBITDA guidance for FY2016 of 298 - 312 EUR mn

EBITDA guidance for FY2017 of 382 - 400 EUR mn

* Adjusted for amortisation (M&A related)

** Adjusted for Visa Europe

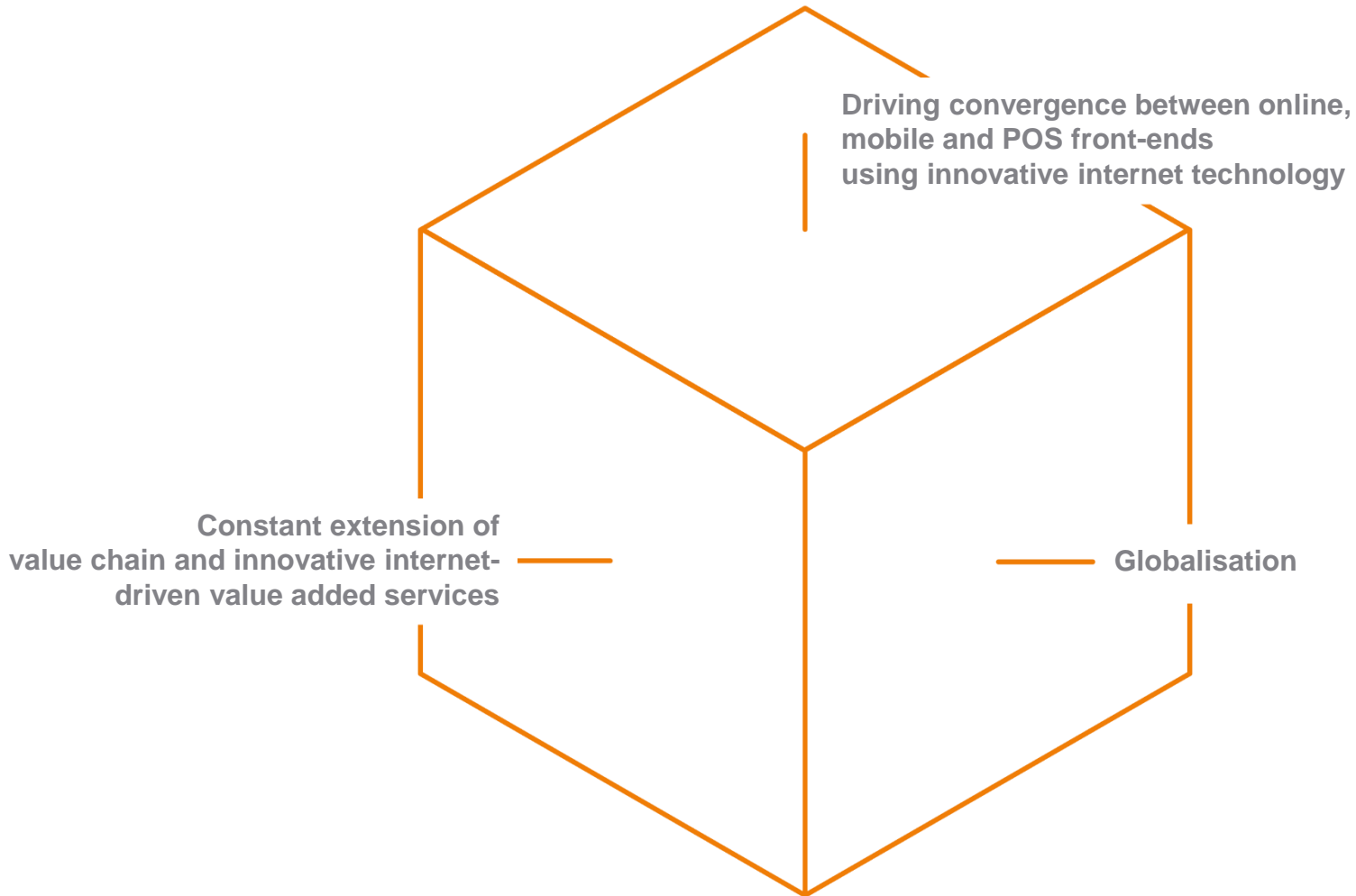
*** Consolidated cash flow from operating activities (adjusted)

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

Global mega trends driving Wirecard's growth

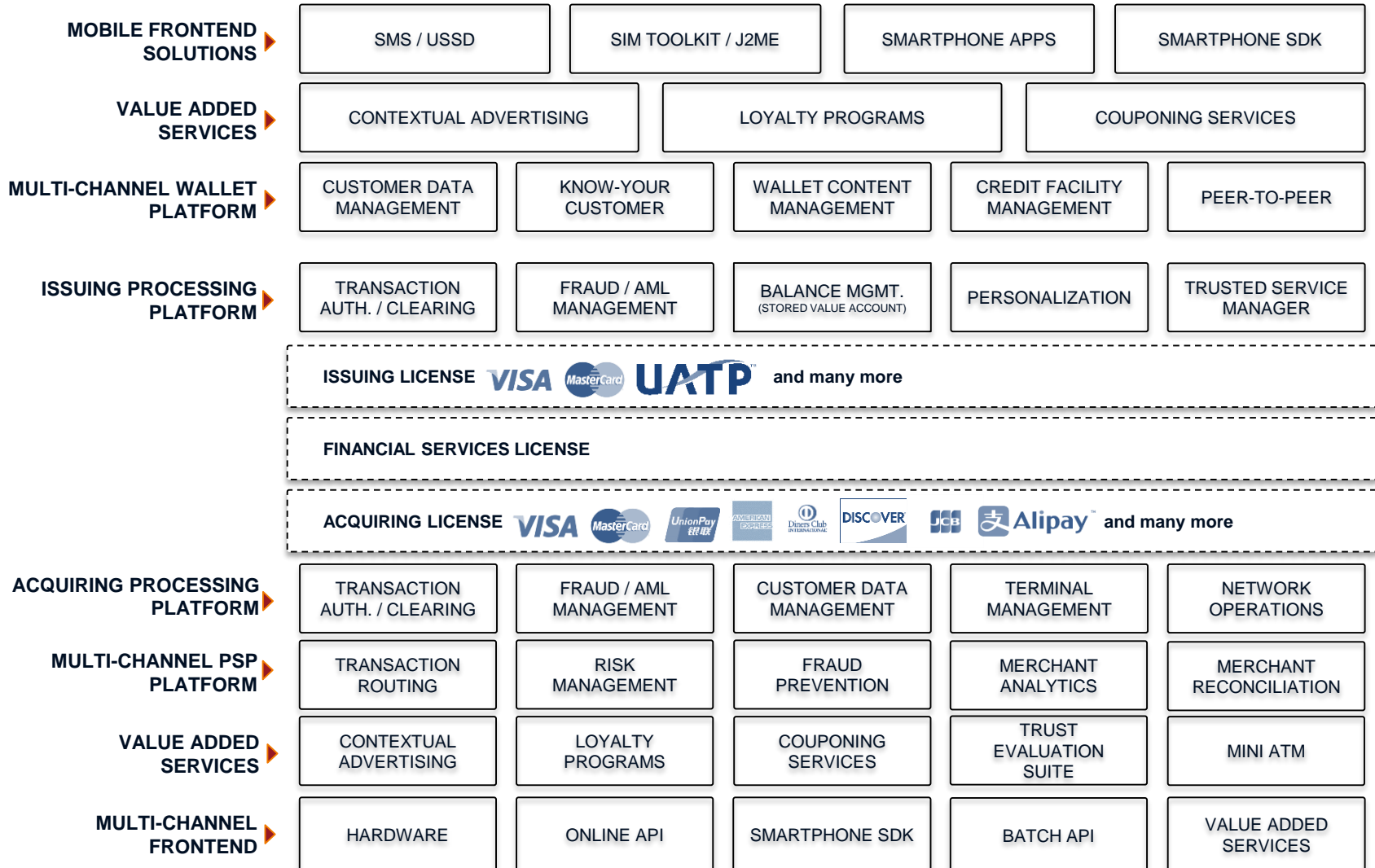
- 1 Substitution of POS transactions by mobile and internet transactions
- 2 Transition from cash transactions to electronic card transactions
- 3 Transition from non-real-time transactions to real-time transactions
- 4 Internet technology as convergence driver between all sales channels – POS, mobile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

Wirecard's strategy



Highlights

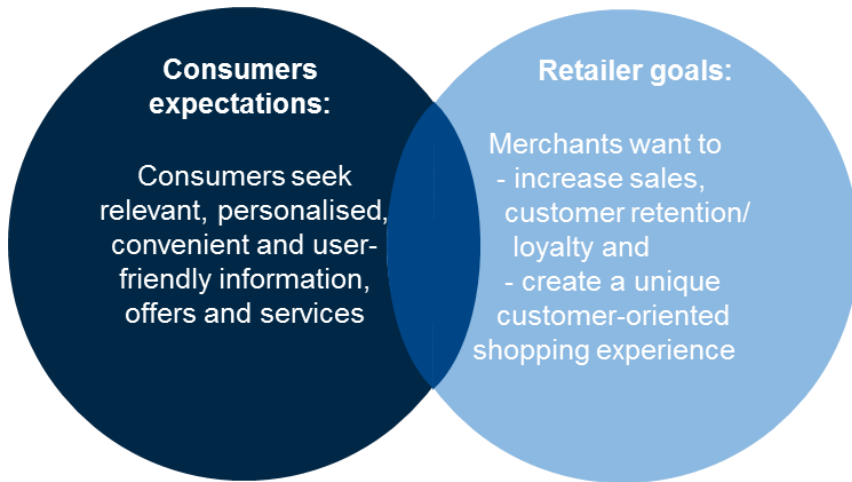
Constant extension of the value chain and innovative internet driven value added services (1/3)



Highlights

Constant extension of the value chain and innovative internet driven value added services (2/3)

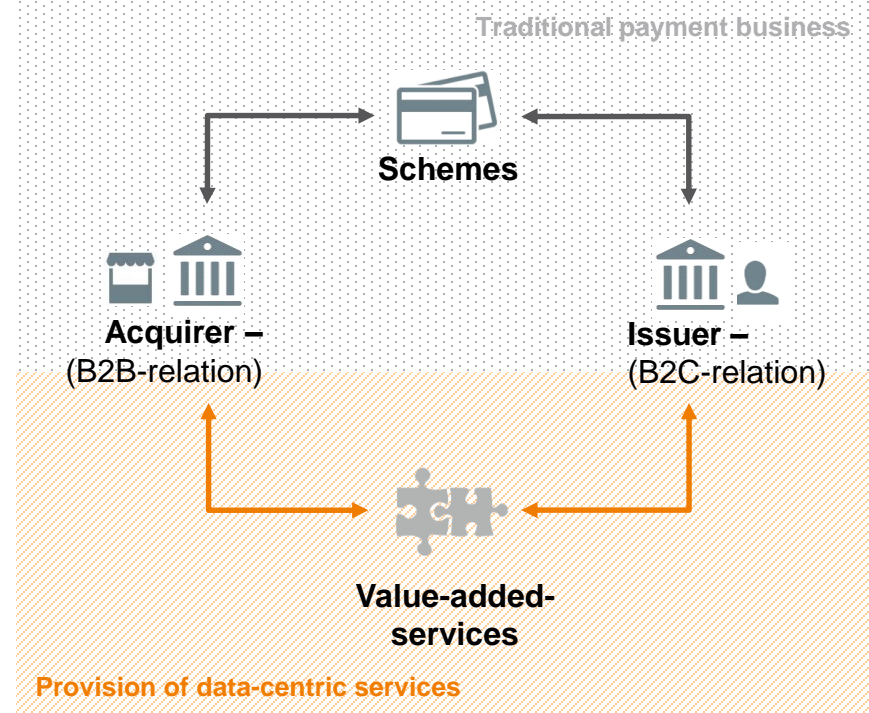
Current trends in data driven commerce – driven by new technology and the real-time capabilities it enables:



Challenges:

The lack of data captured offline
The inability to converge, unify and apply digital and physical data (customer-, product-, pricing- and inventory-data across all channels)

Payments are most valuable – they provide purchase information, but also act as a trigger for actionable data (e.g. customer loyalty)

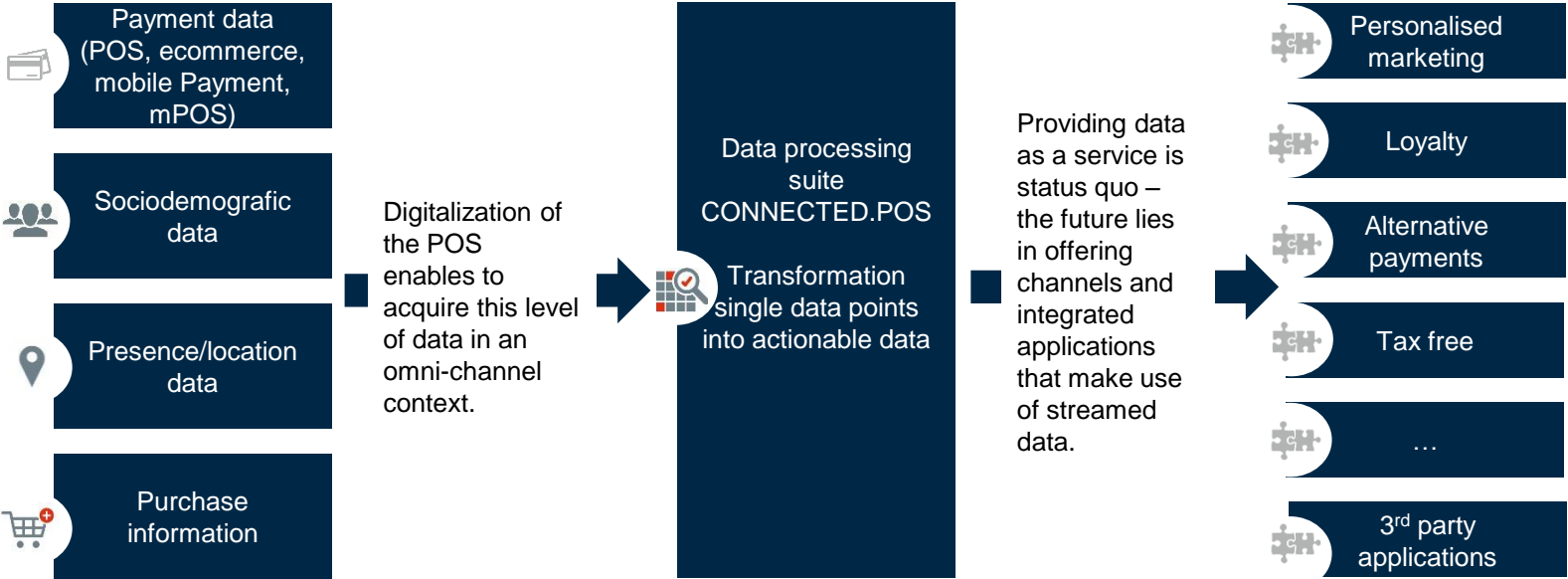


Wirecard's end-to-end payment value chain - enables the offering of data-centric services

Highlights

Constant extension of the value chain and innovative internet driven value added services (3/3)

CONNECTED.POS (cPOS)



Value-add through analytics - Wirecard already brought first projects to the market:

Providing a targeting channel – based on mobile wallet data

Targeting suite is fully integrated into loyalty self-service platform and combines:

- sociodemographic targeting (age, gender)
- location data (zip codes)
- finance data (transaction sums)
- inferred data (rfm analysis, customer groups)

mobile wallets do not only serve as the source of data, but also as the channel to the customer.

Organic versus M&A¹ related growth yoy 9M 2016

	Transaction volume growth	Revenue growth	EBITDA growth
Total	36.2%	33.0%	35.1%
→ Organic	30.0%	20.0%	26.3%
→ M&A	6.2%	12.9%	8.8%
→GI Retail	4.4%	9.9%	6.9%
→Wirecard Brasil	1.1%	1.9%	0.6%
→Provus	0.6%	1.1%	1.3%

¹ Payment business of GI Retail Group, India; Wirecard Brasil, Brazil; Provus Group, Romania

Operative highlights first nine months 2016

Examples of customer gains, business extensions and new partners

Microsoft Cloud Platform Azure, Siemens Mobility, Verlagsgruppe Handelsblatt, Visa Europe Collab, ÖBB, T-Systems Eurotrade Flughafen München Handels-GmbH, Takko, MyOrder B.V., Ingenico, Verifone, Apple Pay, Sabre, Commerzbank AG, Wizz Air, Miles and More GmbH, The Body Shop, Printemps, O2, Burger King, Airberlin, Europe Net, savedroid, Future Finance, WMF, eurotrade Flughafen, Enterprise Rent-A-Car

boon. UK launch together with Apple Pay

Wirecard's Host Card Emulation (HCE) app for mobile payment – redefining smartphone payments. Together with Apple Pay boon was launched in the UK and is the first fully digitalised mobile payment solution available within Apple Pay.

Launch of Orange Cash Jeune and Orange Cash via Apple Pay

The new function makes it possible for teenagers under 18 years to make mobile payments under the supervision of their parents. Since November 2016 Orange customers can use Orange cash via Apple Pay.

Various omni-channel initiatives

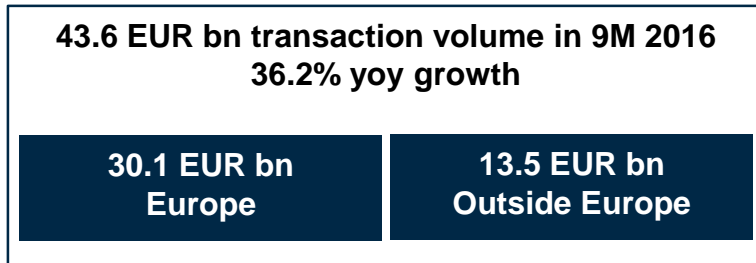
In cooperation with the **WMF Group**, Wirecard is realising the integration of an omni-channel shopping solution in the WMF branches. The solution enables WMF customers to view products in the store, order them directly online in the store and have them delivered to their homes.

Furthermore, the cooperation with **eurotrade Flughafen** underlines Wirecard's international convergence strategy. Wirecard has integrated Alipay Barcode Payment into eurotrade's central checkout system for this purpose. Another customer who accepts Alipay payments via Wirecard is **Miles & More GmbH**, who accept barcode payment in their Lufthansa WorldShop Stores via the new iOS app "Scan Alipay". In addition, the British company **The Body Shop** and the French company **Printemps Group** with its 19 department stores in France have been acquired as customers.

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 profile 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, digital aesthetic.

2. Industry and regions

Transaction volume – industry and geographic view



Travel & mobility

- Includes airlines, hotel chains, travel portals, tour operators, ferries, car rental and transportation companies
- Travel & mobility up 1.8 EUR bn, with 25.6% yoy growth

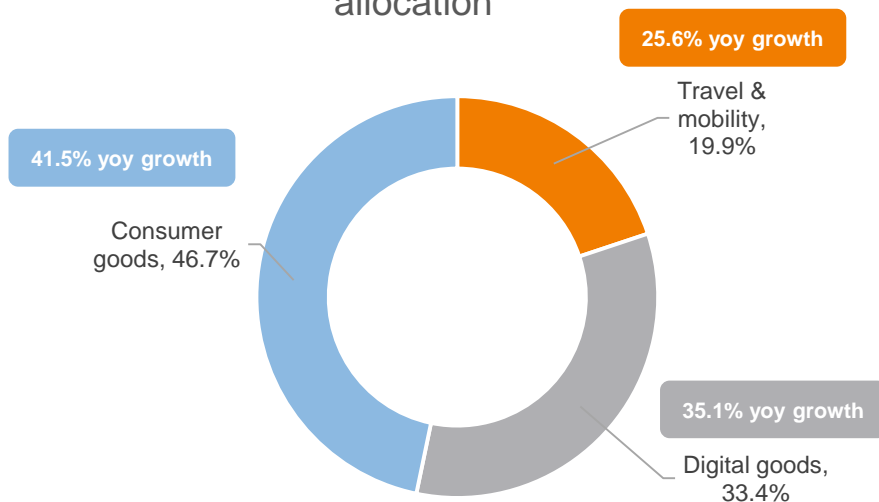
Consumer goods

- Includes B2C and B2B physical products
- Consumer goods up 6.0 EUR bn, with 41.5% yoy growth

Digital goods

- Includes digital goods such as internet portals, download and streaming services, telecommunications, SaaS and app providers
- Digital goods up 3.8 EUR bn, with 35.1% yoy growth

Transaction volume 9M 2016¹ industry allocation



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

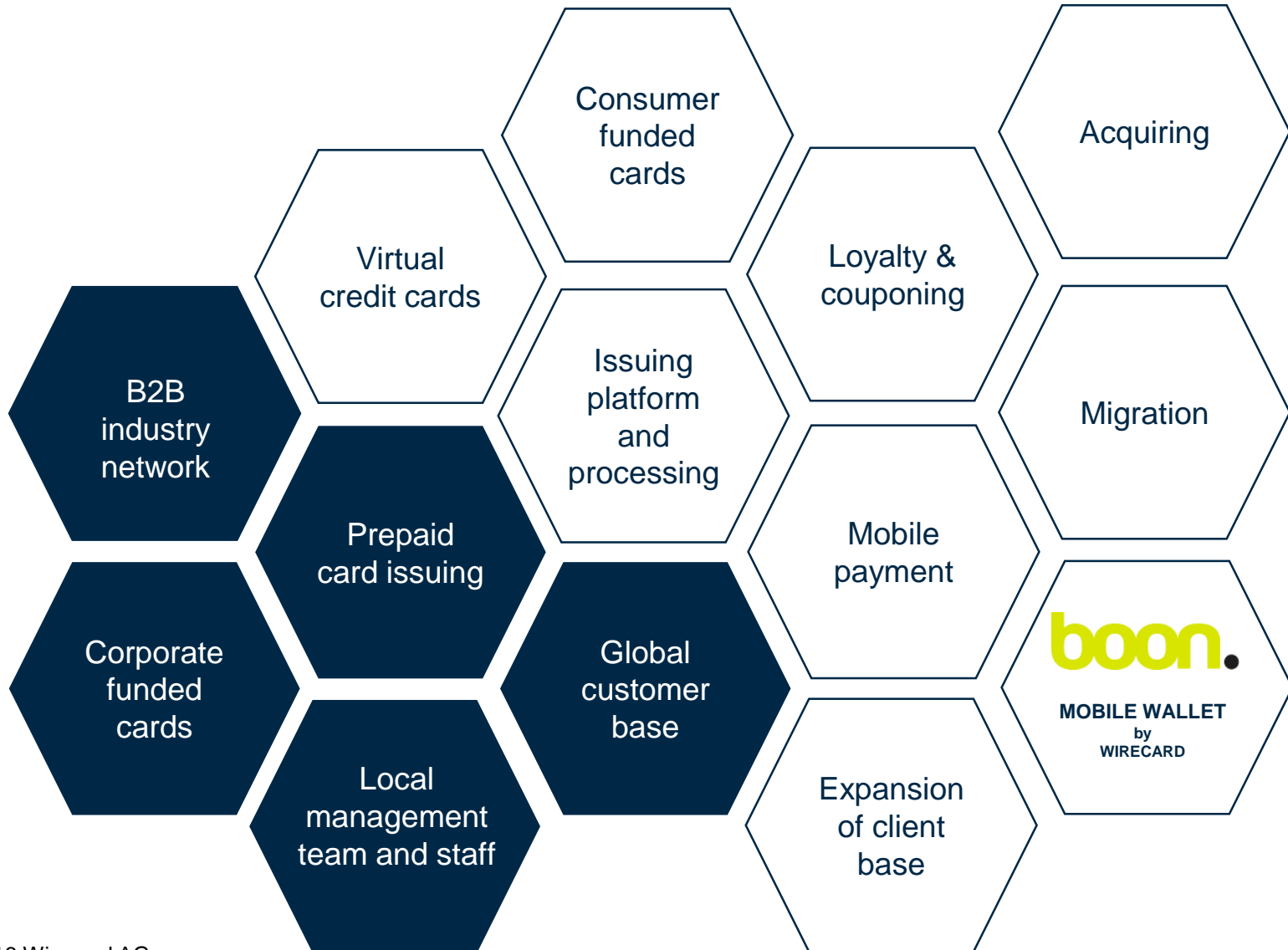
The background of the slide is a solid orange color with a complex, abstract wireframe pattern. The pattern consists of numerous thin, light-colored lines that form a dense, interconnected mesh. The lines are arranged in a way that creates a sense of depth and movement, with some areas appearing more solid and others more transparent. The overall effect is a textured, three-dimensional look that resembles a stylized wireframe model of a human head or a similar organic form.

3. Mergers and acquisitions

Track record of recent M&A activity

Payment business of GI Retail Group, India	Revenue 53.8 EUR mn in 9M 2016 (consolidation as of December 30, 2015)	EBITDA 10.9 EUR mn in 9M 2016 (consolidation as of December 30, 2015)
Wirecard Brasil, Brazil	Revenue 10.5 EUR mn in 9M 2016 (since consolidation as of February 22, 2016)	EBITDA 1.0 EUR mn in 9M 2016 (since consolidation as of February 22, 2016)
Provus Group, Romania	Revenue 5.7 EUR mn in 9M 2016 (since consolidation as of February 29, 2016)	EBITDA 2.0 EUR mn in 9M 2016 (since consolidation as of February 29, 2016)

Entering the U.S. – What's next?



Strategic view on the market-entry into the U.S. on the basis of Citi prepaid

2017 estimates for Citi prepaid

- Transaction volume of around 6 USD bn
- Revenue of more than 100 USD mn
- Average transaction margin of above 1.7%
- EBITDA margin of around 20% (before integration costs of 5 USD mn)

2018 – 2020 estimates for the overall business in the US

- Transaction volume growth of 25% YoY
- Revenue growth of around 20% YoY
- Scaling EBITDA margin

Updated 2020 financial vision

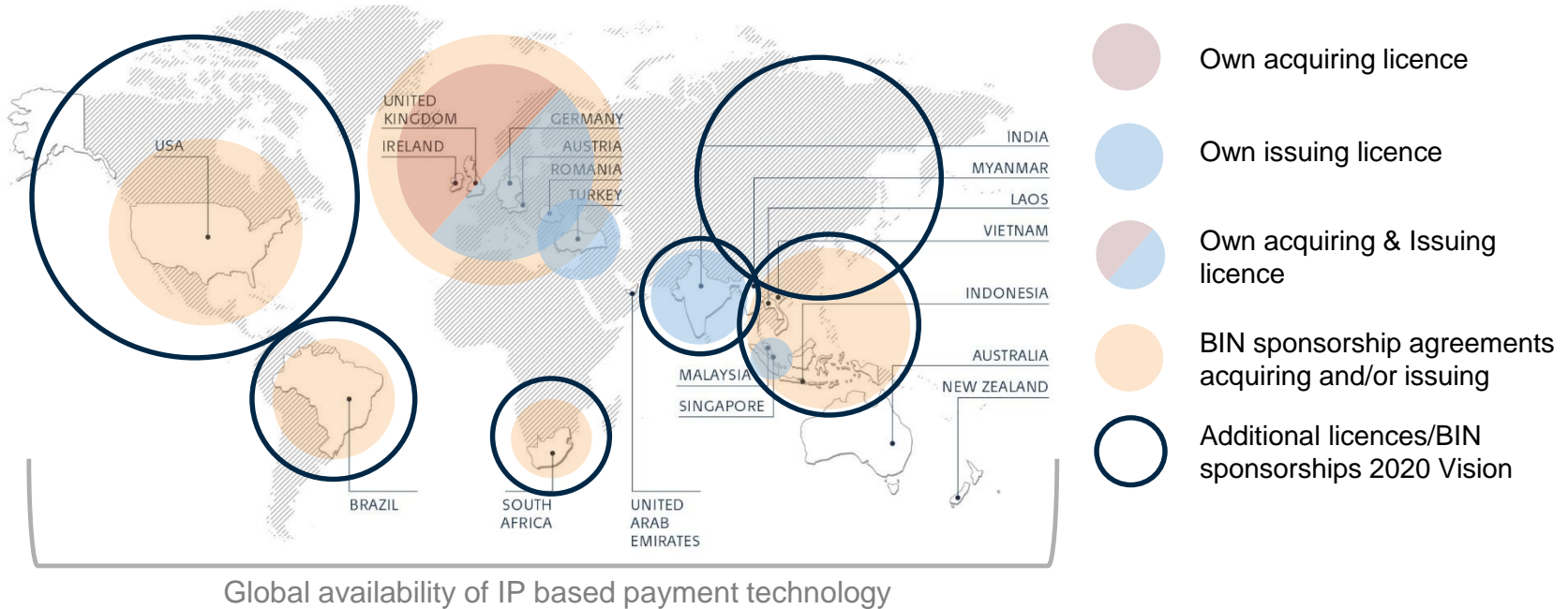
> EUR 170 bn
Transaction volume

> EUR 2.3 bn
Revenues

30-35%
EBITDA margin

>65% FCF conversion of
EBITDA

Vision 2020 – global payment provider



Status quo

- Leading position in Europe
- Dominant position in Southeast Asia
- Market entry in North America
- 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

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4. Outlook

Market environment

Strong market prospects

- Expected global e-commerce growth in 2016 of 16% to 17%*
- Ongoing expected growth of the European e-commerce market of 12% for 2016**
- Strong growth prospects for the Asian market of 25% in 2016***

Promising outlook in target industries

- Consumer goods Europe projected to grow at 11% in 2016***
- Digital goods Europe projected to grow at 21% and 18% in Asia in 2016***
- 3% expected growth for travel and mobility in Europe in 2016****

E-commerce trends

- Ongoing convergence of all sales channels and the need for omni-channel solutions
- Global e-commerce players entering the POS market
- Digital single market, project of the European Union

Fintech

- Strong demand for Wirecard services and know how by Fintech companies
- Consumer targeted front end solutions require Wirecard partnership for licensing and back end solutions

Mobile payment

- Launch of sophisticated mobile payment products strengthen global awareness
- Enrichment of mobile payment products with further services such as microcredits or insurance services

* Euromonitor and Statista, **Forrester and Statista, *** Statista, ****Phocuswright

Company guidance



- Confirmed EBITDA guidance for FY2016 of 298 to 312 EUR mn
- New EBITDA guidance for FY2017 of 382 to 400 EUR mn

Guidance is based on

- Growth of the European e-commerce market and additional global growth drivers
- Increase of processed transaction volume with existing and new clients
- Economies of scale
- Contribution from recent acquisitions

Detailed break down of 2017 guidance mid-point of 391 EUR mn

- Organic growth of 24%
- >13.0 EUR mn EBITDA contribution from Citi prepaid (based on 20 USD mn and integration costs of 5 USD mn)

The background of the slide is a complex, abstract wireframe structure. It consists of numerous thin, grey lines that form a dense, three-dimensional grid. The lines are arranged in a way that creates a sense of depth and perspective, with some lines appearing to curve and bend, giving the overall appearance of a digital or architectural framework. The lines are most concentrated in the center and right side of the image, fading slightly towards the left.

5. Financial data

Financial highlights 9M 2016

in EUR k	9M 2016	9M 2015	Change
Revenue	719,352	540,981	33%
EBITDA	213,889	158,351	35%
EBIT adjusted*	184,670	137,079	35%
EBIT	161,952	119,111	36%
Tax	23,827	15,734	51%
Earnings after taxes	216,177	98,265	120%
Earnings after taxes adjusted**	126,278	98,265	29%
EPS (undiluted) in EUR	1.75	0.80	119%
EPS adjusted** (undiluted) in EUR	1.02	0.80	28%
Operating cash flow***	179,159	133,280	34%
Shareholders' equity	1,400,428	1,149,537	22%
Total equity and liabilities	3,261,267	2,187,909	49%
Employees**** as of 30.09.2016 / 30.09.2015	3,829	2,119	81%
thereof full-time employees	3,521	1,884	87%
thereof part-time employees	308	235	31%

*Adjusted by amortisation (M&A related)

**Adjusted for Visa Europe

*** Consolidated cash flow from operating activities (adjusted)

**** Thereof 1.216 employees of the payment business of GI Retail Group, India; Wirecard Brasil, Brazil; Provus Group, Romania

Consolidated income statement

in EUR k	9M 2016	% of revenues	9M 2015	% of revenues
Revenues	719,352		540,981	
Own work capitalised	19,541		19,800	
Cost of materials	-373,118	51.9%	-295,469	54.6%
Personnel expenses	-93,794	13.0%	-66,118	12.2%
Other operating expenses	-62,975	8.8%	-45,067	8.3%
Other operating income	4,910	0.7%	4,224	0.8%
Income from investments using equity method	-26	0.0%	n/a	n/a
EBITDA	213,889	29.7%	158,351	29.3%
Amortisation and depreciation (M&A adjusted)*	-29,219	4.1%	-21,272	3.9%
EBIT adjusted*	184,670	25.7%	137,079	25.3%
Amortisation (M&A related)*	-22,717	3.2%	-17,968	3.3%
EBIT	161,952	22.5%	119,111	22.0%
Financial results	78,052		-5,112	
Income tax	-23,827	** 9.9%	-15,734	** 13.8%
Profit after Taxes	216,177	30.1%	98,265	18.2%

* Adjusted by amortisation (M&A related)

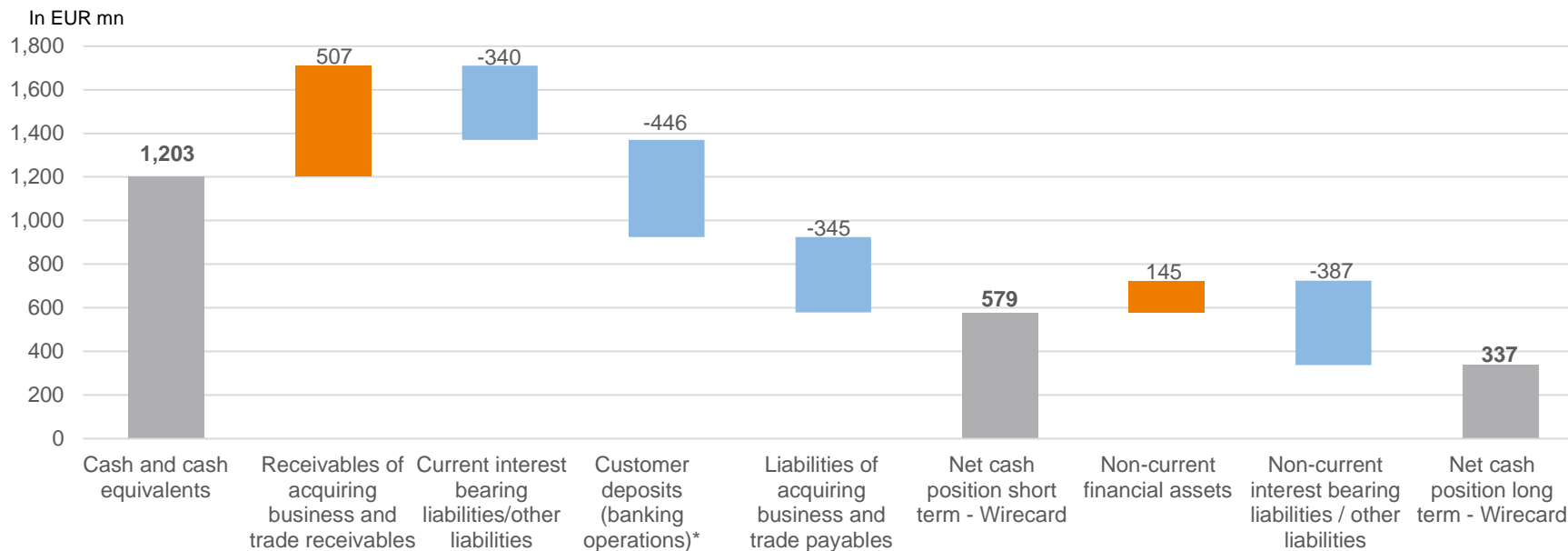
** Taxes on income and profit with regards to Earnings before Taxes (EBT)

Balance sheet

Assets in EUR k	30.09.2016	31.12.2015	Equity and liabilities in EUR k	30.09.2016	31.12.2015
Non-current assets	1,341,060	1,280,261	Shareholders' equity	1,400,428	1,280,513
Goodwill	523,295	489,301	Liabilities	1,860,839	1,654,988
Customer relationships	400,320	385,451	Current provisions	1,823	1,421
Internally gen. intangible assets	92,788	80,639	Tax provisions	23,787	14,087
Other intangible assets	73,871	65,869	Liabilities of acquiring business	316,885	333,924
Deferred tax assets	2,827	862	Trade payables	28,182	25,988
Other property, plant & equipm.	40,623	30,987	Interest-bearing bank loans	585,002	370,725
Fin. assets/ int. bearing securities	207,336	227,152	Deferred income taxes	57,416	53,266
Current assets	1,920,207	1,655,240	Other non-current liabilities	33,321	71,912
Receivables of acquiring business	352,305	334,055	Other current liabilities	108,267	201,201
Trade receivables	154,983	113,204	Customer deposits	706,157	582,464
Cash and cash equivalents	1,202,546	1,062,968			
Interest-bearing securities	197,982	133,128			
Other	12,391	11,885			
Total assets	3,261,267	2,935,501	Total equity and liabilities	3,261,267	2,935,501

Net cash (short- and long-term)

Net cash bridge 9M 2016



* Customer deposits break down in EUR k	30.09.2016
Customer deposits - balance sheet amount	706,157
thereof in long-term interest bearing securities	-61,985
thereof in interest bearing securities and fixed-term deposits	-197,982
Customer deposits relevant for net cash calculation	446,190

Income tax analysis

in EUR k	9M 2016	in % of ebt	9M 2015	in % of ebt
Earnings before tax (EBT)	240,004		113,999	
Tax on income and profit	-23,827	9.9%	-15,734	13.8%
thereof impact from deferred tax	1,453	-0.6%	-1,617	1.4%
thereof tax to be paid	-25,280	10.5%	-14,117	12.4%
<hr/>				
Paid tax on income	-10,158		-14,327	
thereof income tax	-15,559		-14,327	
thereof capital gain tax on dividends	5,401			
<hr/>				
in EUR k	9M 2016	in % of ebt	9M 2015	in % of ebt
Earnings before tax (EBT) adjusted*	148,404		113,999	
Tax on income and profit adjusted*	-22,126	14.9%	-15,734	13.8%
thereof impact from deferred tax adjusted*	1,632	-1.1%	-1,617	1.4%
thereof tax to be paid adjusted*	-23,759	16.0%	-14,117	12.4%

*Adjusted for Visa Europe

Cash flow and conversion

Free cash flow in EUR k	9M 2016
Cash flow from operating activities (adjusted)	179,159
Operative CAPEX	44,314
Free cash flow	134,846

Cash conversion in EUR k	9M 2016
Free cash flow	134,846
Earnings after tax*	126,278
Cash conversion in %	106.8

* Adjusted for Visa Europe

Accounting treatment of Visa Europe sale

Background and deal structure

- On November 2, 2015 Visa Inc announced the acquisition of Visa Europe Limited
- Proceeds from Visa Europe sale are based on the membership of Wirecard Bank AG and Wirecard Card Solutions Ltd
- Closing on June 21, 2016
- → 71.8 EUR mn cash component
- → 25.6 EUR mn preferred stock convertible into class A common stock of Visa Inc
- → 6.2 EUR mn deferred cash to be paid in three years

BS and P&L effects

- Release of the revaluation reserve recorded as of December 31, 2015 (except for the effects of the preferred stock)
- Increase in cash & cash equivalents in the amount of 71.8 EUR mn
- Preferred stock classified as „available for sale financial assets“, valued with a discount and based on market value of Visa Inc A-shares. 13.3 EUR mn recorded in financial and other assets. Subsequent changes in the valuation will be booked against equity
- 5.8 EUR mn deferred cash recorded in financial and other assets based on its discounted value
- 91.6 EUR mn profit shown in „other financial income“
- Profit of the sale is taxable at 5% for Wirecard Bank in Germany

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