

The logo for Wirecard, consisting of the word "wirecard" in a white, lowercase, sans-serif font. The background of the slide is dark blue with a network diagram of white and red nodes connected by thin white lines.

wirecard

Wirecard AG

Full Year Results 2012

Press- and Analyst Conference

Aschheim, April 17 2013

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1. Key Figures / Highlights 2012

Key Figures 2012

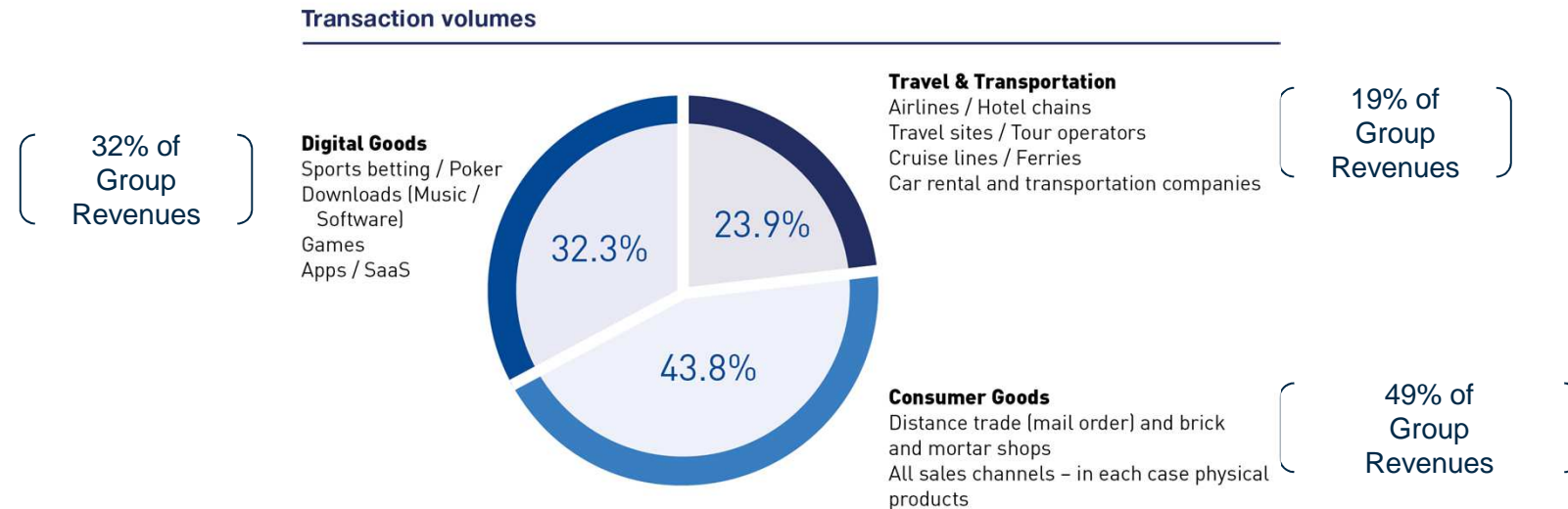
			FY 2012	FY 2011	Change in %
Results	Transaction volume	EUR bn	20.8	15.5	+34%
	Revenues	EUR mn	394.6	324.8	+22%
	EBITDA	EUR mn	109.2	84.4	+29%
	EBIT	EUR mn	93.6	75.9	+23%
	Earnings after taxes	EUR mn	73.3	61.2	+20%
	Operating Cash Flow *	EUR mn	94.9	61.0	+56%
	Earnings per share (undiluted)	EUR	0.67	0.60	+12%

* Consolidated cash flow from operating activities (adjusted)

Diversified Customer Portfolio – Target Industries

In fiscal year 2012 the transaction volume* amounted to EUR 20.8 billion (+34.2% yoy). Thereof EUR 2.2 billion (~10.7% annual average) was generated in Asia.

On average, the break-down according to our target industries in the course of fiscal year 2012 was as follows:



* Transaction volume: basically acceptance and issuing means of payment along with associated value added services

Operational Highlights 2012

- **Luxury Premium Fashion Designers:** Versace (international online strategy), US fashion label Tory Burch (European Online Store), Tamaris online shop of the Wortmann Gruppe. Due to acquisition of material assets from Netrada new exclusive clients were obtained: e.g. Görtz, Lacoste and Puma
- **Mobile Card Reader Solution for smartphones and tablets:** enables mobile card payments at the point of sale
- **Tokenization Solution for the Tourism Industry:** PCI-conform data safe to protect confidential payment transactions
- **Innovative Payment module developed for In-App Payments,** e.g. myTaxi
- **Co-operations:** e.g. TravelTainment (Amadeus IT Group), hybris shop software
- **Wirecard Card Solutions Ltd., Newcastle:** further development of the prepaid card business, acquired by Newcastle Building Society in Dec. 2011; achievement of E-Money-License from the British Financial Services Authority in September 2012

Cooperations in Mobile Payment

- **Deutsche Telekom AG:** technical processes for issuing the Telekom MasterCard and support Deutsche Telekom in processing payments / card management / real-time issuing of cards / payment processing and additional services
- **Telefónica Deutschland:** issuing of the MasterCard mpass Card / Wirecard also enables payment processing / provisioning of the virtual “O₂ Wallet mpass Card” to NFC-enabled SIM cards / direct money transfer from smartphone to smartphone (person-to-person)
- **SFR (French Telecommunication Company):** direct money transfer from smartphone to smartphone (person-to-person) / mobile wallet processing / issuing services + card management for NFC-based MasterCards (Wirecard = card issuer)
- **Vodafone Group:** partnership with Wirecard for the introduction of its mobile payment service / creation, implementation and operation of technical Mobile Payment processes + issuing of virtual and physical co-branded Visa cards

Acquisitions in Asia 2012



PT PrimaVista Solusi, Jakarta

leading Indonesian Payment Service Provider

- Payment solutions for emerging markets incl. POS, mini- and mobile ATMs, Internet, 250 employees, >130,000 payment terminals
- EUR 39.7 million cash
- Consolidated: Dec. 2012
EBITDA contribution 2013: approx. EUR 4 million



Trans Infotech Pte. Ltd., Singapore

Payment solutions for Vietnam, Laos, Cambodia, Singapore, Philippines and Myanmar

- 80 employees, > 60,000 payment terminals
- EUR 21.7 million cash
- Consolidated: April 2013,
EBITDA contribution 2013 after integration costs: approx. EUR 1 to 1.5 million

2. Products and Solutions

Products and Solutions



W I R E C A R D P L A T F O R M

	MULTI-CHANNEL PAYMENT GATEWAY	PAYMENT ACCEPTANCE SOLUTIONS	RISK AND FRAUD MANAGEMENT	ISSUING SOLUTIONS	WALLET SOLUTIONS	PAYMENT INNOVATIONS	
TECHNOLOGY	<ul style="list-style-type: none"> > More than 200 connections to banks, payment solutions and card networks > Tokenization of sensitive payment data > Adapters for industry software solutions > Real-time reporting and business intelligence > Subscription management > Billing and Settlement Plan (BSP) > Automated dispute management > White-label user- and system-interfaces 	<ul style="list-style-type: none"> > Card acquiring processing > Acquiring processing of alternative payment schemes > Multi-currency processing and settlement > Terminal software for payment and value added services > Terminal management solutions 	<ul style="list-style-type: none"> > Automated fraud pattern detection > Address verification > Credit rating agency gateway > Device fingerprinting > Real-time rule-engine > Bespoke decision logic and score cards > Hotlists (black/white/grey) 	<ul style="list-style-type: none"> > Card issuing processing > Multiple card types (credit, debit and prepaid cards) > Multiple form factors: plastic, virtual, mobile, sticker, dual-interface > Instant card creation > SP-TSM* gateway 	<ul style="list-style-type: none"> > Multi-channel consumer enrolment and base-data management > Zero-balance and pass-through accounts > Credit facility management > Multiple top-up and funding sources > Mobile and Internet apps > Peer-to-peer funds transfer (P2P) 	<ul style="list-style-type: none"> > International money remittance > In-app payments > Mobile card reader solutions > Loyalty and couponing services > Contextual advertising and cash-back > Biometric and "mini ATM" solutions for emerging markets > Industry solutions (e.g. public transport, taxi, airline,...) 	TECHNOLOGY
SERVICES	<ul style="list-style-type: none"> > Global payment strategy advisory > Multi-lingual 24/7 merchant helpdesk > Case management and exception handling > Payment guarantee 	<ul style="list-style-type: none"> > Corporate banking services > Acquiring services for Visa, MasterCard, JCB, American Express, Discover/Diners, UnionPay and alternative payment methods > Consolidated settlement and treasury services > Terminal network deployment and operation 	<ul style="list-style-type: none"> > Credit risk and fraud management advisory > Case management and exception handling > Anti-money-laundry monitoring 	<ul style="list-style-type: none"> > Card program management > Issuing licenses from Visa, MasterCard, JCB > BIN sponsorship services > Supplier selection and management > Card personalization and data preparation > PIN-management > Hosted SP-TSM* service 	<ul style="list-style-type: none"> > Multi-lingual 24/7 helpdesk facilities > Consumer banking services > eMoney institution > Managed know-your-customer (KYC) service > Marketing and merchant enrolment support 	<ul style="list-style-type: none"> > Management of multi-channel payment products for financial institutions and mobile operators > Merchant and consumer acquisition for payment products with outbound callcenter 	SERVICES

END - TO - END - SOLUTIONS FOR ALL INDUSTRY - VERTICALS

ONLINE POS MOBILE MAIL ORDER / TELEPHONE ORDER (MOTO)

WHITE - LABEL CO - BRANDED WIRECARD - BRANDED

* Service Provider - Trusted Service Manager

Products and Solutions



The Wirecard Group operates an international strategy and offers merchants various national and international payment schemes



NORTH AMERICA

- Visa
- MasterCard
- American Express
- JCB
- UATP
- Diners Club
- Discover
- SWIFT
- PayPal
- Skrill / Moneybookers Wallet

EUROPE, EASTERN EUROPE, RUSSIA

- Visa
- MasterCard
- American Express
- JCB
- UATP
- Diners Club
- Discover
- China UnionPay
- Maestro (Solo)
- Visa Electron

- SWIFT
- SEPA Credit Transfer
- SEPA Direct Debit
- eBICS
- PayPal
- paysafecard
- cashTicket
- Skrill / Moneybookers Wallet

Austria

- EPS
- Direct Debit
- Sofortüberweisung.de
- @Quick
- paybox

Finland

- InstantBank
- Carte Bleue
- Carte Bancaire
- Sofortüberweisung.de

Ireland

- Laser

Russia

- Moneta.ru
- YandexMoney

Spain

- Sofortüberweisung.de

Sweden

- InstantBank

Switzerland

- Sofortüberweisung.de

Ukraine

- Moneta.ru
- YandexMoney

United Kingdom

- Sofortüberweisung.de
- Cabcharge cards

Belgium

- Sofortüberweisung.de
- Bancontact/Miester Cash

Germany

- Direct Debit
- giropay
- Sofortüberweisung.de
- RatePay Payment by Installments
- RatePay Direct Debit
- RatePay Payment on Invoice
- Wire Transfer to Virtual Bank Accounts

Netherlands

- Direct Debit
- IDEAL
- Sofortüberweisung.de

Poland

- InstantBank
- Przelewy24
- Sofortüberweisung.de

Czech Republic

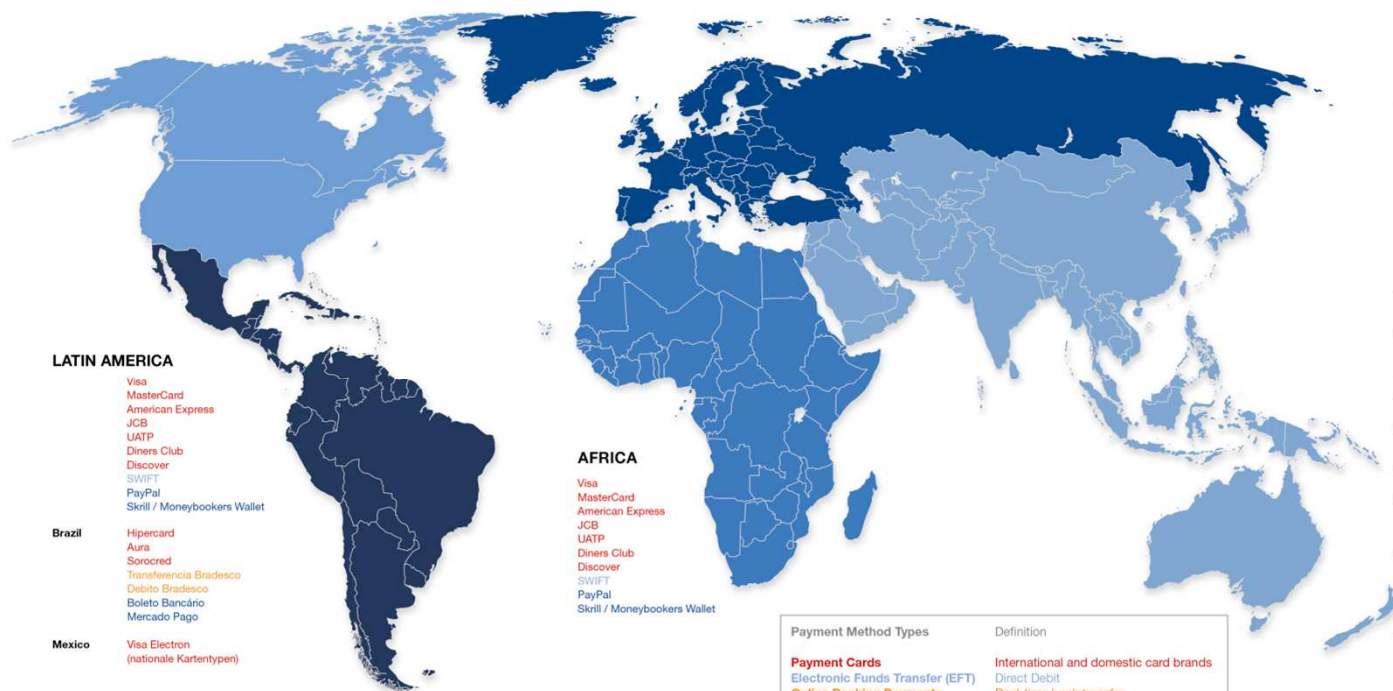
- eKonto

Denmark

- Dankort

Estonia

- InstantBank



LATIN AMERICA

- Visa
- MasterCard
- American Express
- JCB
- UATP
- Diners Club
- Discover
- SWIFT
- PayPal
- Skrill / Moneybookers Wallet

Brazil

- HiperCard
- Aura
- SoroCred
- Transferencia Bradesco
- Debito Bradesco
- Boleto Bancário
- Mercado Pago

Mexico

- Visa Electron
- (nationale Kartentypen)

AFRICA

- Visa
- MasterCard
- American Express
- JCB
- UATP
- Diners Club
- Discover
- SWIFT
- PayPal
- Skrill / Moneybookers Wallet

ASIA/PACIFIC, MIDDLE EAST

- Visa
- MasterCard
- American Express
- JCB
- UATP
- Diners Club
- Discover
- China UnionPay
- SWIFT
- PayPal
- Skrill / Moneybookers Wallet

Australia

- Cabcharge cards
- POLI

China

- 42 nationale Kartentypen
- Alipay

Japan

- Wire Transfer to Virtual Bank Accounts

Korea

- Wire Transfer to Virtual Bank Accounts

Malaysia

- Maybank2u
- CIMB Clicks

New Zealand

- POLI

Philippines

- Bankkarten (8 nationale Kartentypen)
- Maybank2u
- CIMB Clicks

Singapore

- Cabcharge cards
- Ez-Link payments
- eNets / Online Banking
- Maybank2u
- CIMB Clicks

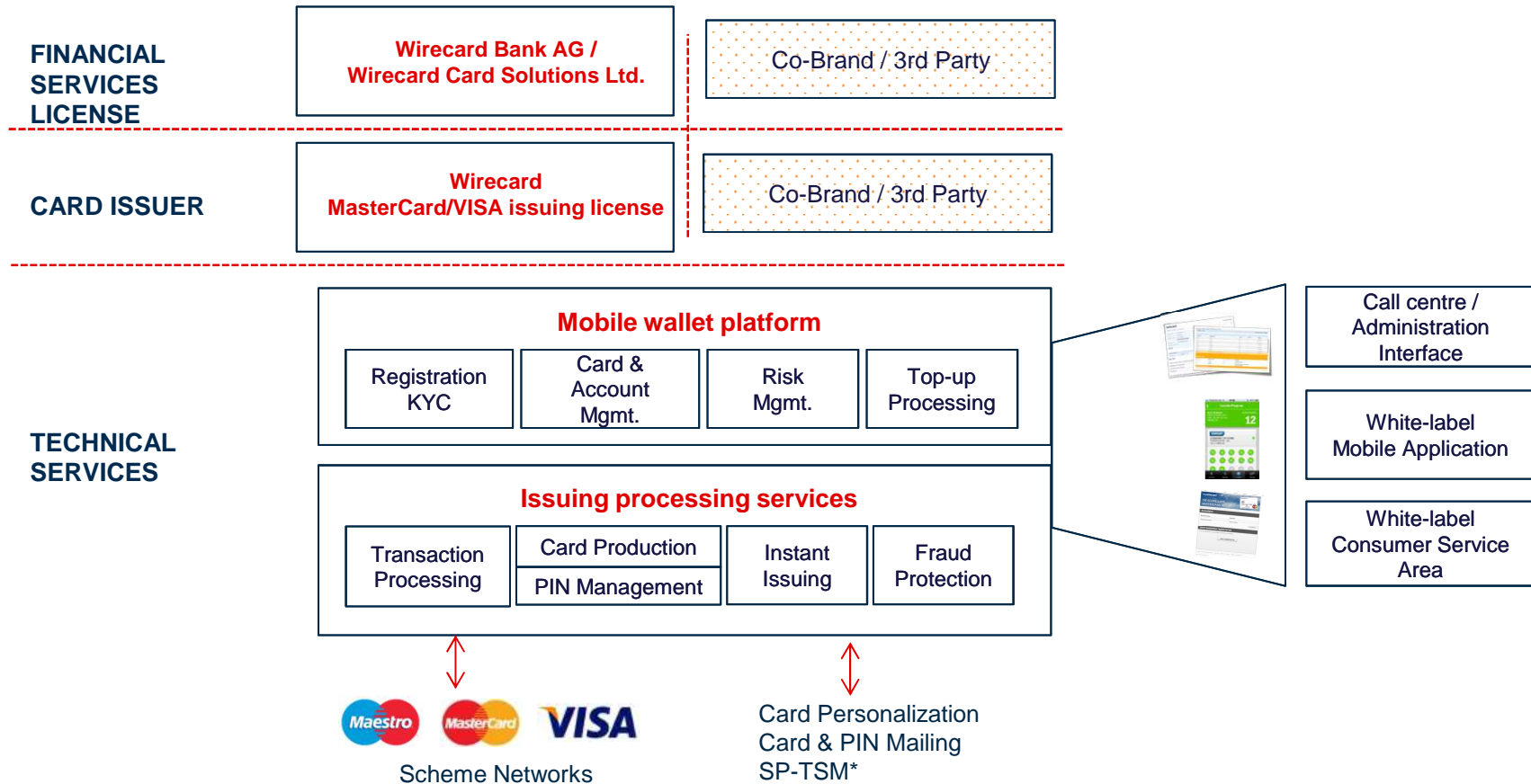
Taiwan

- Wire Transfer to Virtual Bank Accounts

Payment Method Types	Definition
Payment Cards	International and domestic card brands
Electronic Funds Transfer (EFT)	Direct Debit
Online Banking Payments	Real-time bank transfer
Alternative Payment Schemes	Wallet, Cash/Voucher, Online/Offline
Mobile Services	Mobile Payments

As of March 2013/subject to errors.

Wirecard provides all ingredients for co-branded mobile wallet programs (white-label)



*Service Provider – Trusted Service Manager

Card Reader Solution - Flexible M-POS Solution

In Action



B2B-Solution incl. acquiring services through Wirecard Bank
Customer cases: orderbird AG, myTaxi payment

3. Growth Drivers, Strategy and Outlook

Online, offline, mobile commerce are converging – mobile internet use to accelerate

Growth in European online retail: by ~11% - 12% yoy average from 2011 to 2017 (EU-17 states) (Forrester 2013)

- European online travel market to grow by ~7% yoy (2013 to 2014) (PhoCusWright's 2013)
- In 2013 the European online travel market will already account for a little more than 40% of the total travel market (PhoCusWright's 2013)
- The number of users of paid content will increase by 8 to 12 % through to 2017 (Forrester 2012)
- 38% of smartphone of smartphone users download paid apps (BITKOM 2013)

Demand for M-POS solutions

- Average annual growth rate of 28.7% for contactless payment card systems until 2017 (Frost & Sullivan 2013)

New Business Field: Mobile Payment

- Mobile commerce to grow by 10.6 % yoy average through to 2018 as a result of the spread of smartphones and tablets (Frost & Sullivan 2013)
- New solutions (prepaid- or online-based respectively mobile or contactless payments) increase the proportion of micropayments. Cash handling will become more cost intensive (Frost & Sullivan 2013)
- Payments based on NFC technology totaled (ABI Research)

2012: at around USD 4 billion

These could reach:

2016: USD 100 billion

2017: USD 191 billion



Loyalty- and Couponing



Loyalty and Couponing – Innovative Technology for Mobile Wallets

Added Value - like sales-promotions, bonus points or combined multi-channel-campaigns

Outlook

Fiscal Year 2013: **EBITDA of between EUR 120 to 130 million**
(taking investments for mobile payment business into account: EUR 25 million)

Guidance based on:

- Basic growth along with the European eCommerce market acceleration by ~11-12%
- Increase of the transaction volume due to new customers / existing customers
- Economies of scale from the transaction oriented business model
- Cross selling effects with existing customers
- Expansion of the Issuing- and Banking-Services
- Contribution to operating income through the M&A transactions of 2012

Proposed Dividend: Annual General Meeting on June 20 2013
EUR 0.11 per share (previous year: EUR 0.10)

4. Financial Data

Key Figures 2012/2011

in TEUR	2012	2011	Change in %
Revenues	394,601	324,797	+22%
EBITDA	109,231	84,398	+29%
EBIT	93,582	75,913	+23%
Taxes	17,839	12,734	+40%
Profit after Taxes	73,297	61,186	+20%
EPS (undiluted) EUR	0.67	0.60	+12%
Operating cash flow*	94,900	61,033	+55%
Shareholders' equity	541,730	340,887	+59%
Total equity and liabilities	1,127,884	707,059	+60%
Employees as of 12/31/2012 / 12/31/2011	** 899	569	+58%
thereof full-time employees	760	423	+80%
thereof part-time employees	139	146	(5%)

* Consolidated cash flow from operating activities (adjusted)

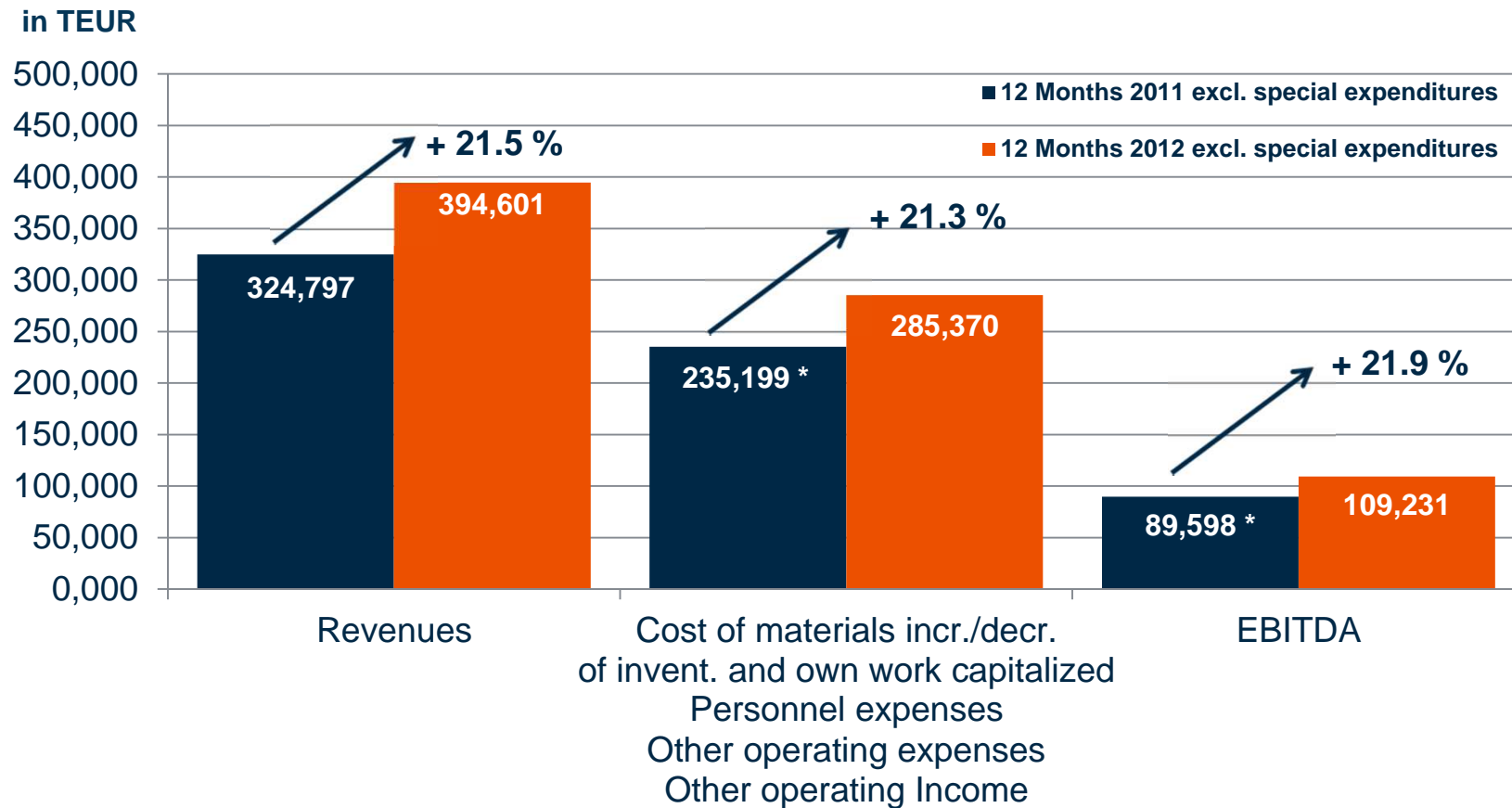
** Thereof 304 employees from M&A transactions (Wirecard Card Solutions Ltd. / PT Prima Vista Solusi)

Development Acquiring & Issuing Segment 2012

in TEUR

FY 2012	Revenues	EBITDA
Acquiring & Issuing Segment	140,510	26,263
Acquiring	108,070	14,934
Issuing	32,440	11,329

Revenues, Costs & EBITDA Growth 2011/2012



* These are without non-recurring special expenditures in 2011 in the amount of EUR 5.2 million for relocating the company's headquarters and the even faster expansion in Asia

Consolidated Income Statement 2012/2011

in TEUR	2012	of Revenues	2011*	of Revenues
Revenues	394,601		324,797	
Own work capitalized	10,260		7,442	
Cost of materials	(229,785)	(58.2%)	(189,141)	(58.2%)
Personnel expenses	(37,076)	(9.4%)	(28,240)	(8.7%)
Other operating expenses	(33,104)	(8.4%)	(31,750)	(9.8%)
Other operating income	4,333		1,289	
EBITDA	109,231	27.7%	84,398	26.0%
Amortization and depreciation	15,649	(4.0%)	8,485	(2.6%)
EBIT	93,582	23.7%	75,913	23.4%
Financial results	(2,446)		(1,993)	
Income tax	(17,839)		(12,734)	
Profit after Taxes	73,297		61,186	
EPS (undiluted)	EUR 0.67		0.60	

* These include in 2011 non-recurring special expenditures in the amount of EUR 5.2 million for relocating the company's headquarters and the even faster expansion in Asia

Taxes on Income 2012/2011

In TEUR	2012	in % of earnings before taxes	2011	in % of earnings before taxes
Earnings before taxes	91,136		73,920	
Taxes on income and profit	(17,839)	(19.6%)	(12,734)	(17.2%)
thereof impact from deferred taxes	(1,628)		(1,574)	
thereof actual income taxes	(16,211)	(17.8%)	(11,160)	(15.1%)
Payment balance from taxes on income (adjusted)	(10,462)		(15,066)	

Balance Sheet as of December 31, 2012/2011

in TEUR

Assets	12/31/2012	12/31/2011	Equity and liabilities	12/31/2012	12/31/2011
Non-current assets	459,875	295,984	Shareholders' equity	541,730	340,887
Goodwill	142,149	127,565	Liabilities	586,154	366,172
Deferred tax assets	1,112	936	Current provisions	1,298	992
Internally gen. intangible assets	28,797	21,748	Tax provisions	6,236	1,319
Other intangible assets	25,607	28,530	Trade payables	187,249	135,428
Customer relationships	151,279	87,570	Interest-bearing bank loans	94,970	86,024
Other property, plant & equipm.	11,802	2,921	Deferred income taxes	13,232	9,344
Fin. Assets/int. bearing securities	99,128	26,714	Other non-current liabilities	12,305	12,919
Current assets	668,009	411,075	Other current liabilities	28,971	15,104
Trade receivables	215,496	182,146	Customer deposits	241,893	105,042
Cash and cash equivalents	358,172	213,403			
Interest-bearing securities	84,332	9,000			
Other	10,010	6,526			
Total assets	1,127,884	707,059	Total equity and liabilities	1,127,884	707,059

Changes in Shareholders' Equity 2011/2012

in TEUR

Balance as of December 31, 2011	340,887
Profit after taxes	73,297
Dividends paid	(11,198)
Capital increase	137,871
Contingent capital increase (convertible bonds)	1,682
Changes due to currency translation	(809)
Balance as of December 31, 2012	541,730

In the first quarter of fiscal 2012, Wirecard AG successfully placed a capital increase which led to net proceeds of EUR 138 mn. These were used to repay financial debt in the amount of EUR 45 mn and also to finance the acquisitions performed.

Mobile Payment Investments in 2013



* Hardware and software improvement (to be capitalized according to IFRS)

** Thereof EUR mn 10 - 15 to recognize in the Profit & Loss Statement

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<http://www.wirecard.com/investor-relations>

Contact

Wirecard AG

Einsteinring 35

85609 Aschheim / Munich

Germany

Investor Relations

Iris Stöckl

iris.stoeckl@wirecard.com

T: + 49 (0) 89 4424 1424