

The Wirecard logo is positioned in the top right corner of the slide. It consists of the word "wirecard" in a white, lowercase, sans-serif font. The background of the slide is a dark blue gradient with a network diagram of white and red nodes connected by thin white lines, creating a complex web-like structure.

wirecard

Wirecard AG

Results 1st quarter of fiscal 2013

Investor Presentation

Aschheim, May 16 2013

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**1. Key Figures /
Highlights 1st quarter
of fiscal 2013**

Key Figures 1st quarter 2013

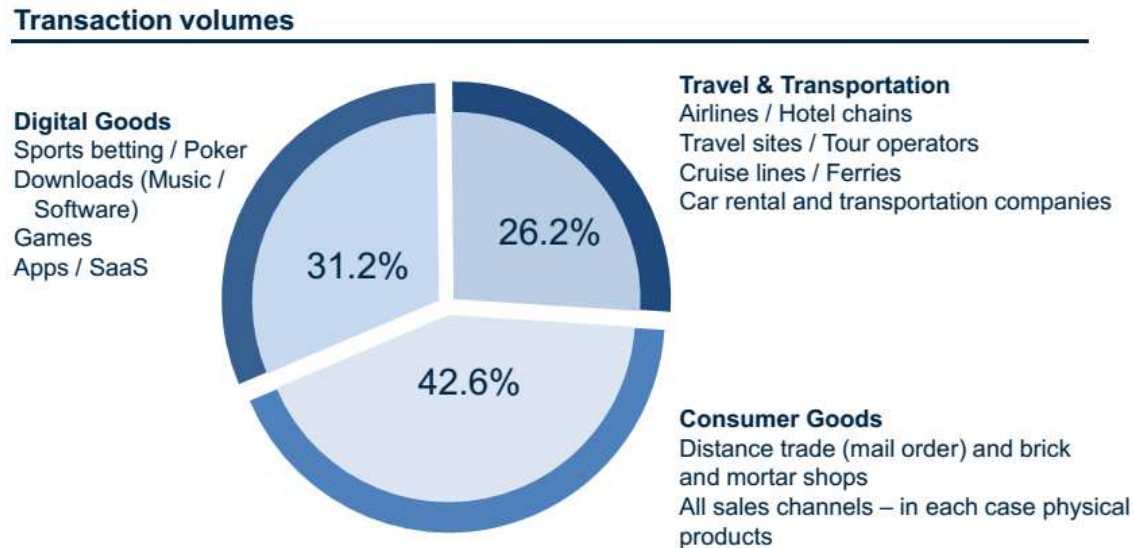
			Q1 2013	Q1 2012	Change in %
Results	Transaction volume	EUR bn	5.7	4.4	+30%
	Revenues	EUR mn	101.1	83.6	+21%
	EBITDA	EUR mn	26.3	23.3	+13%
	EBIT	EUR mn	21.1	19.7	+7%
	Earnings after taxes	EUR mn	16.5	15.3	+8%
	Operating cash flow*	EUR mn	22.7	18.3	+24%

* Consolidated cash flow from operating activities (adjusted)

Diversified Customer Portfolio – Target Industries

After the first three months in 2013 the transaction volume* amounted to EUR 5.7 billion (+29.5% yoy). Thereof EUR 0.8 billion (~14.0%) was generated in Asia.

At the end of period under review, the following breakdown to our target industries shows that positive business trends are continuing in all fields of activity:



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

Operational Highlights Q1 2013

- Wirecard AG continued its **operational growth** with existing and new customers, such as SriLankan Airlines. At the same time the company extended yet further its international network of cooperation and distribution partners.
- **Telefónica Deutschland:** Wirecard manages payment processing and the provisioning of the virtual „O2 Wallet mpass Card“ to NFC-enabled SIM cards for Telefónica. Furthermore the service “mpass sending money” allows transfers to be made from smartphone to smartphone practically in real time.
- **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.
- **UATP:** Wirecard entered into a new partnership with UATP. As a result, Wirecard will now be able to offer and route payment solutions to all UATP Merchant types, including air, hotel, rail and travel agencies.
- **PT Prima Vista Solusi, Indonesia:** Leading Indonesian Payment Service Provider successfully integrated into Wirecard Group Operations (consolidated: Dec 2012).

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
- CartaSi
- PostePay
- Sofortüberweisung.de

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

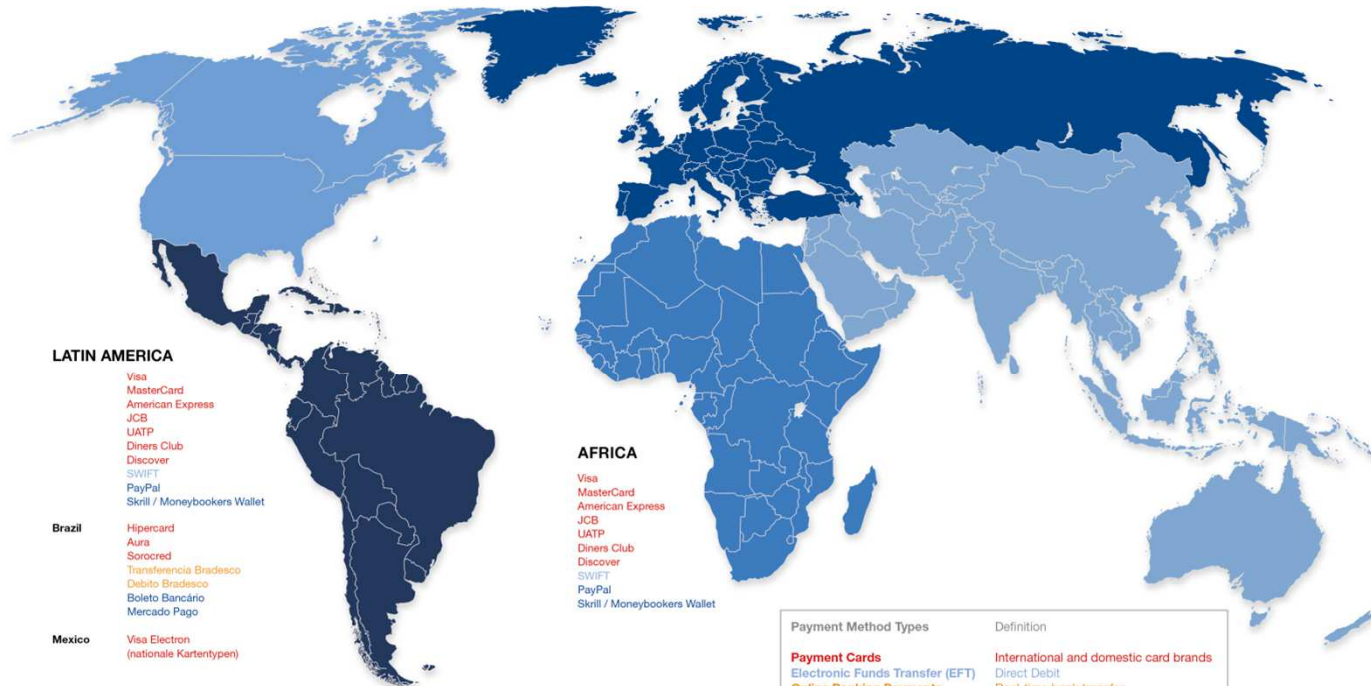
- eKonto

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

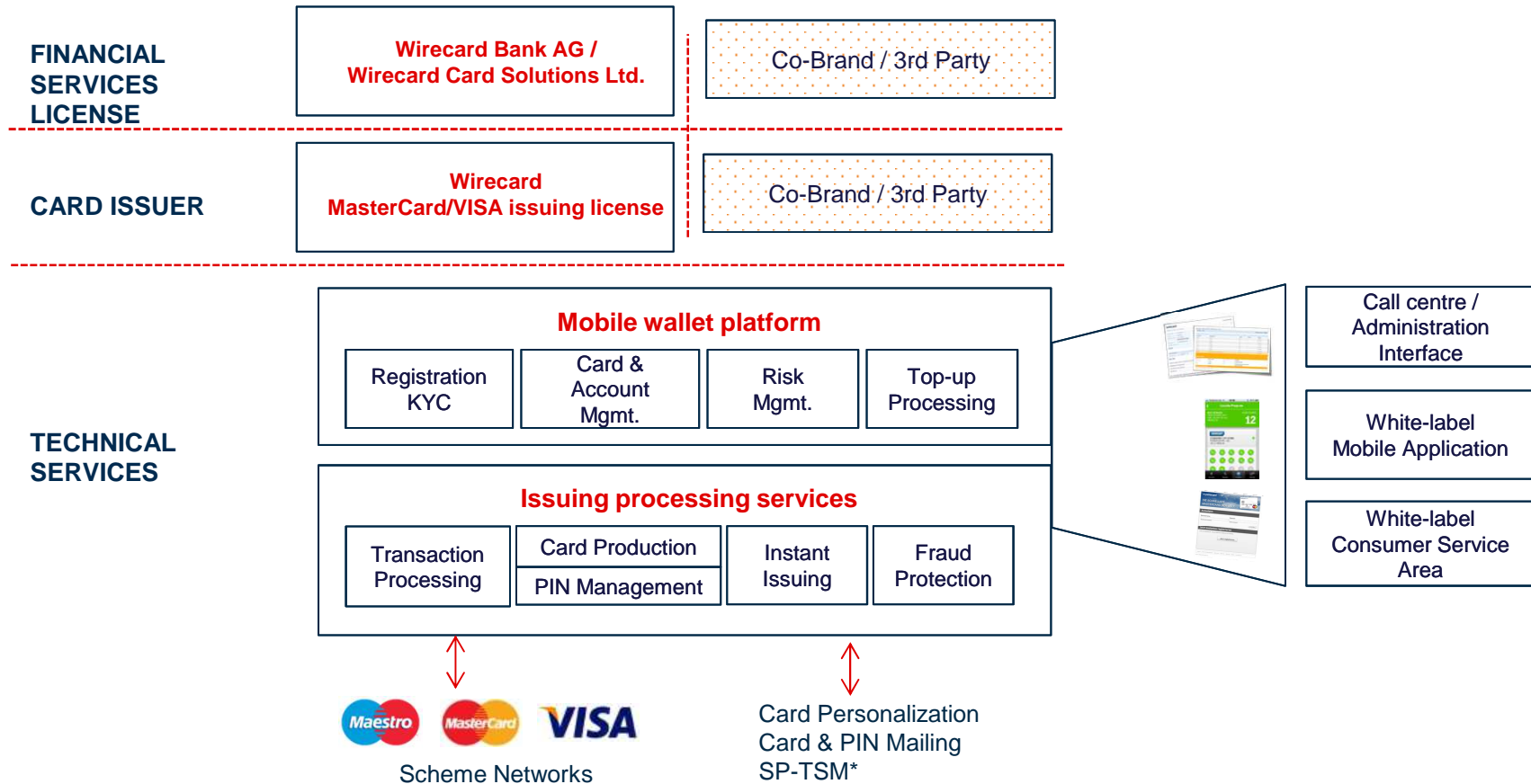
Taiwan

- 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

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)
- The European online travel market will already account for a little more than 40% of the total travel market in 2013 (PhoCusWright's 2013)
- The number of users of paid content will increase by 8% to 12% through to 2017 (Forrester 2012)
- 38% 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



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 Q1 2013 / Q1 2012

in EUR K	Q1 2013	Q1 2012	Change in %
Revenues	101,084	83,640	+21%
EBITDA	26,334	23,258	+13%
EBIT	21,070	19,723	+7%
Profit after Taxes	16,531	15,282	+8%
Operating cash flow*	22,656	18,262	+24%
Shareholders' equity	558,639	494,116	+13%
Total equity and liabilities	1,179,335	868,208	+36%
Employees (average)	** 894	595	+50%
thereof full-time employees	** 753	441	+71%
thereof part-time employees	141	154	(8%)

* Consolidated cash flow from operating activities (adjusted)

** Thereof 254 employees from M&A-transaction of PT Prima Vista Solusi

Development Acquiring & Issuing Segment Q1 2013 / Q1 2012

in EUR K	Revenues			EBITDA		
	Q1 2013	Q1 2012	Change in %	Q1 2013	Q1 2012	Change in %
Acquiring & Issuing Segment	39,562	32,271	+23%	7,855	5,591	+41%
Acquiring	30,737	24,818	+24%	4,383	3,252	+35%
Issuing	8,825	7,453	+18%	3,472	2,339	+48%

Consolidated Income Statement Q1 2013 / Q1 2012

in EUR K	Q1 2013*	of Revenues	Q1 2012	of Revenues
Revenues	101,084		83,640	
Own work capitalized	3,673		2,088	
Cost of materials	(59,188)	(58.6%)	(47,787)	(57.1%)
Personnel expenses	(11,007)	(10.9%)	(8,699)	(10.4%)
Other operating expenses	(9,068)	(9.0%)	(6,657)	(8.0%)
Other operating income	840		673	
EBITDA	26,334	26.1%	23,258	27.8%
Amortization and depreciation	(5,264)		(3,535)	
EBIT	21,070		19,723	
Financial results	(954)		(700)	
Income tax	(3,585)		(3,741)	
Profit after Taxes	16,531		15,282	
EPS (undiluted)	EUR 0.15		0.15	

* These include in 2013 special investments for hardware and software improvements to expand the existing mobile payments infrastructure, which results in personnel expenses, other operating expenses and amortization and depreciation with an amount of circa EUR 2,2 million.

Taxes on Income Q1 2013 / Q1 2012

in EUR K	Q1 2013	in % of earnings before taxes	Q1 2012	in % of earnings before taxes
Earnings before taxes	20,116		19,023	
Taxes on income and profit	(3,585)	(17.8%)	(3,741)	(19.7%)
thereof impact from deferred taxes	(592)		(526)	
thereof actual income taxes	(2,993)	(14.9%)	(3,215)	(16.9%)
Payment balance from taxes on income (adjusted)	(707)		(2,246)	

Balance Sheet as of March 31, 2013 / December 31, 2012

in EUR K

Assets	03/31/2013	12/31/2012	Equity and liabilities	03/31/2013	12/31/2012
Non-current assets	479,508	459,874	Shareholders' equity	558,639	541,730
Goodwill	141,862	142,149	Liabilities	620,696	586,154
Deferred tax assets	576	1,112	Current provisions	1,249	1,298
Internally gen. intangible assets	31,459	28,797	Tax provisions	8,515	6,236
Other intangible assets	26,238	25,607	Trade payables	223,939	187,249
Customer relationships	160,208	151,279	Interest-bearing bank loans	113,633	94,970
Other property, plant & equipm.	11,250	11,802	Deferred income taxes	13,288	13,232
Fin. Assets/int. bearing securities	107,915	99,128	Other non-current liabilities	11,912	12,305
Current assets	699,827	668,010	Other current liabilities	24,459	28,971
Trade receivables	256,492	215,496	Customer deposits	223,701	241,893
Cash and cash equivalents	322,545	358,172			
Interest-bearing securities	111,116	84,332			
Other	9,674	10,010			
Total assets	1,179,335	1,127,884	Total equity and liabilities	1,179,335	1,127,884

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