

**Wirecard AG**  
**Results 9M/Q3 of fiscal 2014**  
**Investor Presentation**

Aschheim, 19th November 2014

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An aerial photograph of a coastal city, likely San Francisco, showing a large body of water, a bridge, and a cityscape under a cloudy sky. The image is overlaid with a semi-transparent blue gradient at the bottom.

**Internet technologies will be the dominating technologies in payment processing in all sales channels: online, mobile and at the PoS. Wirecard is driving this trend.**

Dr. Markus Braun, CEO, Wirecard AG

## **1. Key Figures 9M 2014 / Highlights YTD**

## Key Figures first 9 months of fiscal 2014

		9M 2014	9M 2013	Change
Transaction Volume	EUR bn	24.4	19.0	28%
Revenues	EUR mn	424.2	341.1	24%
EBITDA	EUR mn	121.0	89.8	35%
EBIT adjusted*	EUR mn	104.3	78.1	34%
EBIT	EUR mn	92.2	71.4	29%
Earnings after taxes	EUR mn	74.2	56.8	31%
Operating Cash Flow **	EUR mn	103.4	77.9	33%
Earnings per share (undiluted)	EUR	0.61	0.51	20%

**Guidance raised on 7th October 2014: EBITDA 2014 in a bandwidth of between EUR 170 to 177mn**

\* Adjusted by PPA incurred amortization

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

## Diversified Customer Portfolio – Target Industries

In the first 9 months of 2014 the transaction volume\* amounted to EUR 24.4 billion (+28.4% yoy) of which EUR 5.1 billion (20.9%) was generated in Asia.

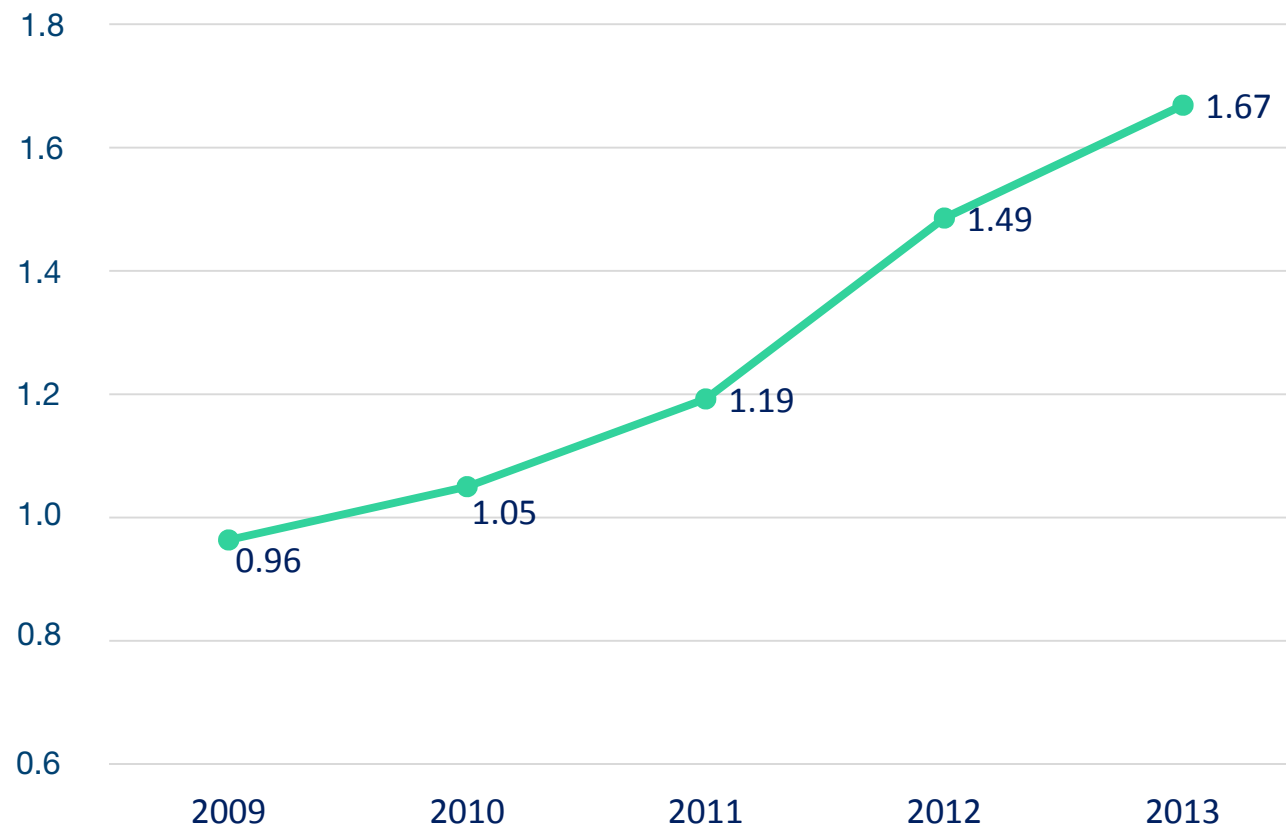
The allocation as at the end of the 3rd quarter 2014 to the individual industry verticals is as follows:



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

## Average Transaction Volume per Merchant 2009 - 2013

in mn EUR



### Operative Highlights YTD

- **Strong customer gains in the first 9 months – e.g.:** **La Prairie Group** (subsidiary of the Beiersdorf Group); **zooplus AG** (leading online retailer in Europe for domestic pet supplies); **SoftwareONE** (one of the largest global software licensing companies); **Focus Magazin Verlag GmbH** (German news magazine), **Qatar Airways**; **Onur Air** (one of Turkey's leading private airlines); **Airport Verona** (Airport Ticketing); **Thomas Cook** (expansion of the Wirecard Services); **Alltours** (German Tour Operator); **MyID Travel from Lufthansa Systems** (electronic and cost efficient ticketing for employees); **MyDays** (online event couponing platform); **Rockstars & Angels** (U.S. fashion label); **Fit for Fun Verlag GmbH** (German lifestyle magazine).
- **Demandware LINK:** Wirecard supports international companies in the textile and clothing industry in their e-commerce expansion as a Certified LINK technology partner of Demandware.
- **Amadeus IT Group:** Wirecard and Amadeus IT Group, a leading technology partner for the global travel sector, cooperate in the payments area.
- **BASE Wallet:** Wirecard provides the mobile operator brand BASE as it launches the mobile BASE Wallet with a prepaid mobile payment card (digital Maestro card).
- **Deutsche Telekom MyWallet:** Wirecard is the technical service provider for Telekom's MyWallet Card in Germany and Slovakia.
- **Vodafone SmartPass:** Launch in the Netherlands and also now in the UK (including Transport for London), the fourth market after Spain and Germany.

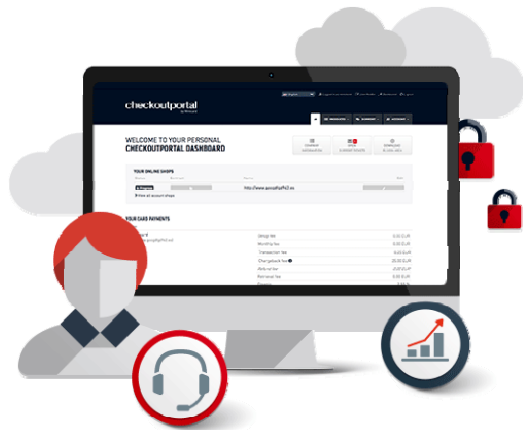
## Operative Highlights YTD

- **Bijipay:** Wirecard is providing the technology for Skilworth Technologies Private Limited to introduce its white-label mPoS solution to the Indian market, based on Chip & Pin technology.
- **Lexware:** Wirecard is supporting the software manufacturer Lexware, part of the Haufe Group, with its unique white label mobile card reader solution. Since September 2014, Lexware offers clients a mobile and cashless payment solution for EC-Cards with Lexware pay. Since November 2014, Lexware offers additionally a Chip & Pin mPoS solution for the acceptance of credit cards.



- **Wirecard Checkout Portal: Easy merchant on-boarding on international basis**

**A fully automated solution for the rapid configuration and acceptance of all common international payment methods:** The Wirecard Checkout Portal is now available with all functions: small and medium-sized companies and private sellers who require quick & easy access to all common international payment methods. Also Internet Market Places can use the online configurator as a co-brand or white label solution.



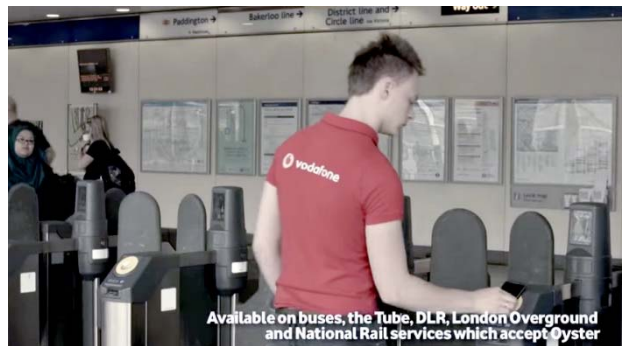
Every month some hundred new merchants are on-boarding via the Wirecard Checkout Portal.



## Vodafone SmartPass / Transport for London (TfL)

The mobile payment solution Vodafone SmartPass is supported by Wirecard and is now available in transport services of the British organization **Transport for London (TfL)**.

Contactless Vodafone SmartPass payments can be used at:



London Underground / Docklands Light Railway (DLR) / London Buses / Trams and National Rail Services.

Furthermore, users can pay with their mobile phone at all retailers in the UK which accept Visa. Vodafone SmartPass has also been launched in Germany, the Netherlands and Spain.

**Wirecard is responsible for design, implementation and processing of all technical processes of the Payment App. Wirecard Card Solutions provides the issuance of digital and physical cards.**

# Wirecard has acquired 3pay, one of the leading payment providers in Turkey

- **Purchase Price in cash payments:** approx. EUR 12.0 million plus earn-out components of up to approx. EUR 14.0 million (depending on the operational profit of the acquired company in the years 2014 to 2017)
- **Expected contribution to consolidated operational EBITDA of Wirecard Group in 2015:** approx. EUR 1.7 million
- **Integration costs in 2014/2015:** approx. EUR 1.0 million in total
- **Closing date:** 5th November 2014
- 3pay is one of the **leading payment providers in Turkey** with a service spectrum from mobile payment/direct carrier billing services to its own prepaid card platform.
- All Turkish mobile communications companies as well as far reaching partnerships in the field of games publishing and social networks are among 3pay's customers.



**Turkey is considered as one of the most dynamic growth markets of the MENA (Middle-East North Africa) region with regard to electronic payments, e-commerce and prepaid products.**

### Partnership with Visa in Prepaid

Wirecard AG and Visa Inc. announced their cooperation in prepaid card issuing, affirming their joint commitment to the growing prepaid markets in Asia-Pacific, Latin America, and other regions.

**As part of the partnership, Wirecard will acquire for US \$16 million:**

- certain assets of Visa Processing Service (VPS), headquartered in Singapore
- all shares in Visa Processing Services (India) Private Limited

As part of the relationship, Wirecard intends to provide outsourcing services to Visa for the provision of specific prepaid processing services in support of Visa's clients.

In addition, Wirecard has joined the Visa Issuer Processing Program, designed to match financial institutions with leading prepaid issuer processors to help support and grow prepaid programs globally.

Visa Processing Service is active in 7 countries with a customer-base of 14 financial institutions and more than 3 million cardholders amongst more than 70 card programs. VPS provides financial institutions with an integrated solution for gift cards, general purpose reloadable (GPR) cards, single or multi-currency travel cards as well as money remittance.

## Key Figures 9M 2014 / Highlights YTD

# Wirecard's Presence in Asia Pacific



### Singapore

- Wirecard Asia Systems@Work
- Trans Infotech
- PaymentLink

### Indonesia

- PT Prima Vista Solusi
- PT Aprisma Indonesia

### Vietnam

- Trans Infotech Vietnam

### Malaysia

- Wirecard Malaysia
- Systems@Work
- Korvac Malaysia

### Myanmar

- Wirecard Myanmar (in setup)

### Australia

- Wirecard Sales Int.  
Australia Branch (in setup)

# Wirecard's Presence in Asia Pacific

- Approx. 800 employees in the Asian offices
- Strong relationships to local banks & merchants grant participation of the strong growing electronic payment market in all the different channels
- Highly motivated local management teams
- In the Asian market, contactless payment is ready for kick-off; public facilities support moving towards safer cashless payments



**Singapore**  
**Head office Wirecard Asia Pacific**



**PT Prima Vista Solusi**  
**Jakarta**



**PT Aprisma Indonesia**  
**Jakarta**

## Examples of smart solutions in Asia

Cashless & contactless public transportation & road toll payments Ecosystem

Solution to enable travelling bank staff going to customers premises to open bank account, apply loans, cash withdrawal, etc.

Customers and corporates can log in to their smart phone or tablet devices and manage their banking accounts and transactions on the go: anytime anywhere



Singapore Toll Collection



Indonesia Biometric Microbanking



Indonesia Mobile Banking



## 2. Products and Solutions

## Internet technologies are driving innovations

### WIRECARD PLATFORM

#### MULTI-CHANNEL PAYMENT GATEWAY

- 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

- Global payment strategy advisory
- Multi-lingual helpdesk 24/7
- Case management and exception handling
- Payment guarantee

#### PAYMENT ACCEPTANCE SOLUTIONS

- 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

- 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

#### RISK AND FRAUD MANAGEMENT

- Automated fraud pattern detection
- Address verification
- Credit rating agency gateway
- Device fingerprinting
- Real-time rule-engine
- Bespoke decision logic
- Score cards
- Hotlists (black/white/grey)

- Credit risk and fraud management advisory
- Case management and exception handling
- Anti-money-laundry monitoring

#### ISSUING SOLUTIONS

- Card issuing processing
- Multiple card types (credit, debit and prepaid cards)
- Multiple form factors: plastic, virtual, mobile, sticker, dual-interface
- MIFARE and CEPAS stored value cards
- Instant card creation
- Score cards
- SP-TSM\* gateway

- 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

#### WALLET SOLUTIONS

- 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)

- Multi-lingual helpdesk 24/7
- Consumer banking services
- eMoney institution
- Managed know-your-customer (KYC) service
- Marketing and merchant enrolment support

#### PAYMENT INNOVATIONS

- 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, ...)
- NFC, BLE, QR ...

- Management of multi-channel payment products for financial institutions and mobile operators
- Merchant and consumer acquisition for payment products with outbound callcenter

\*Service Provider – Trusted Service Manager

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

- Online/PoS/Mobile/Mail order/Telephone order (Moto)
- White-Label/Co-Branded/Wirecard-Branded

■ TECHNOLOGY  
■ SERVICES



# Products and Solutions



## More than 18,000 merchants

### WIRECARD PAYMENT SCHEMES

The Wirecard Group offers merchants various national and international payment schemes



#### PAYMENT METHOD TYPES

- **PAYMENT CARDS:** International and domestic card brands
- **ELECTRONIC FUNDS TRANSFER:** Direct Debit
- **ONLINE BANKING PAYMENTS:** Real-time bank transfer
- **ALTERNATIVE PAYMENT SCHEMES:** Wallet, Cash/Voucher, Online/Offline
- **MOBILE SERVICES:** Mobile payments

#### NORTH AMERICA

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

#### 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 (domestic card brands)

#### AFRICA

- 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, cashicket, Skrill/Moneybookers Wallet

#### Austria

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



#### Belgium

- Sofortüberweisung.de, Bancontact/Mister Cash

#### Czech Republic

- eKonto

#### Denmark

- Dankort

#### Estonia

- InstantBank

#### Finland

- InstantBank

#### France

- Carte Bleue, Carte Bancaire
- Sofortüberweisung.de

#### Germany

- Direct Debit
- giropay, Sofortüberweisung.de
- RatePay Payment by Installments, RatePay Direct Debit, RatePay Payment on Invoice, Wire Transfer\*

#### Ireland

- Laser

#### Italy

- CartaSi, PostePay
- Sofortüberweisung.de

#### Netherlands

- Direct Debit
- IDEAL, Sofortüberweisung.de

#### Poland

- InstantBank, Przelewy24, Sofortüberweisung.de

#### Russia

- Moneta.ru, YandexMoney

#### Spain

- Sofortüberweisung.de

#### Sweden

- InstantBank

#### Switzerland

- Sofortüberweisung.de

#### Ukraine

- Moneta.ru, YandexMoney

#### United Kingdom

- Cabcharge cards
- Sofortüberweisung.de

#### 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 domestic card brands
- Alipay

#### Japan

- Wire Transfer\*

#### Korea

- Wire Transfer\*

#### Malaysia

- Maybank2u, CIMB Clicks

#### New Zealand

- POLi

#### Philippines

- Payment cards (8 domestic card brands)
- Maybank2u, CIMB Clicks

#### Singapore

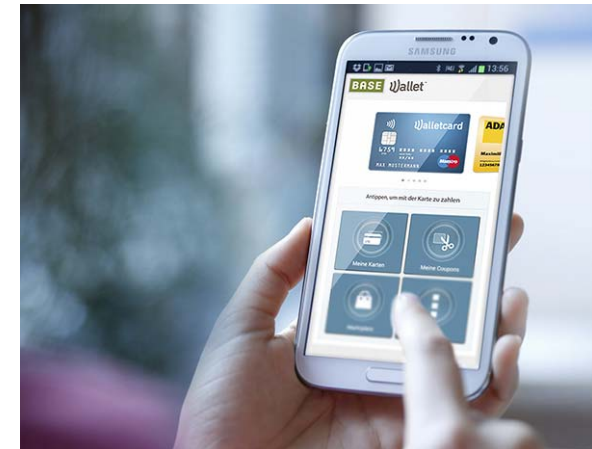
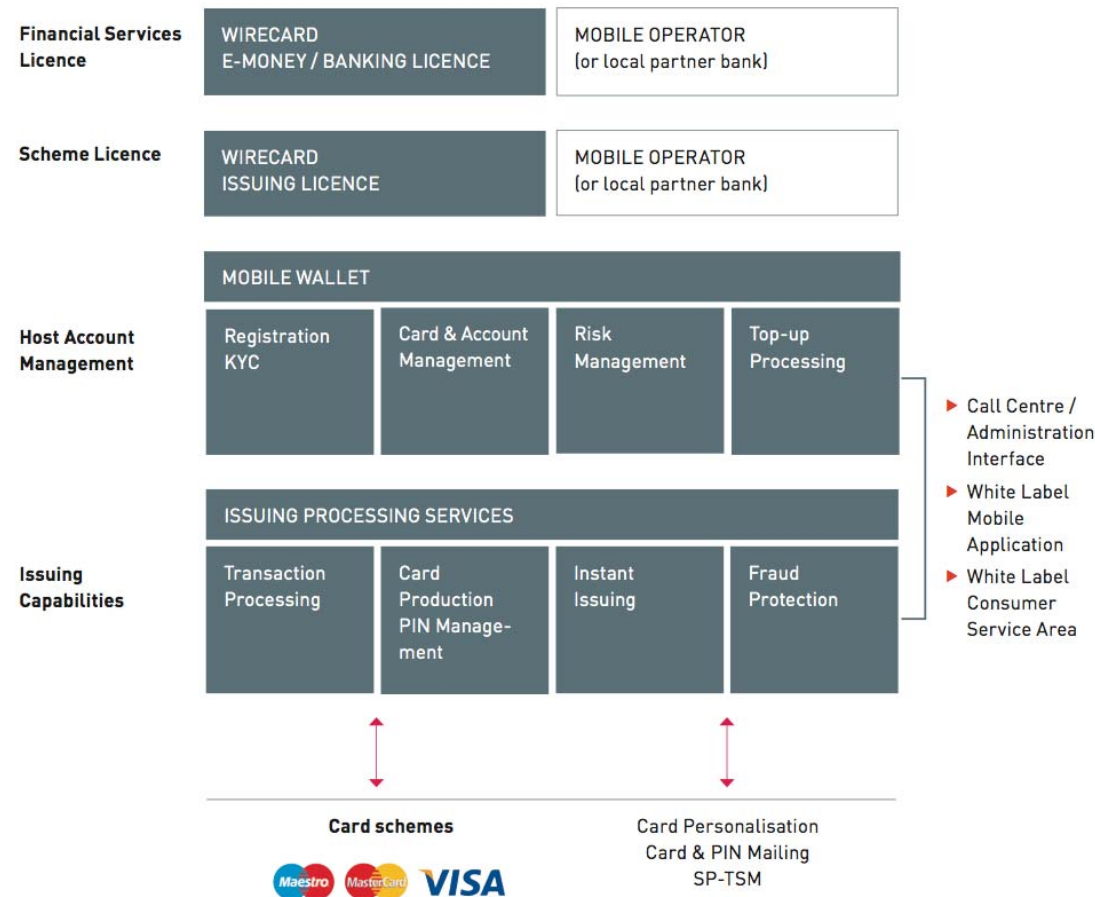
- Cabcharge cards, Ez-Link payments
- eNets, Online Banking, Maybank2u, CIMB Clicks

#### Taiwan

- Wire Transfer\*

\*to virtual bank accounts

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



# Wirecard ePOS concept: Customer-controlled checkout

The customer uses the merchant's application and is checked in at the retailer using Bluetooth (BLE) on the mobile phone

Customer scans the goods using the app



No more queuing at the check-out

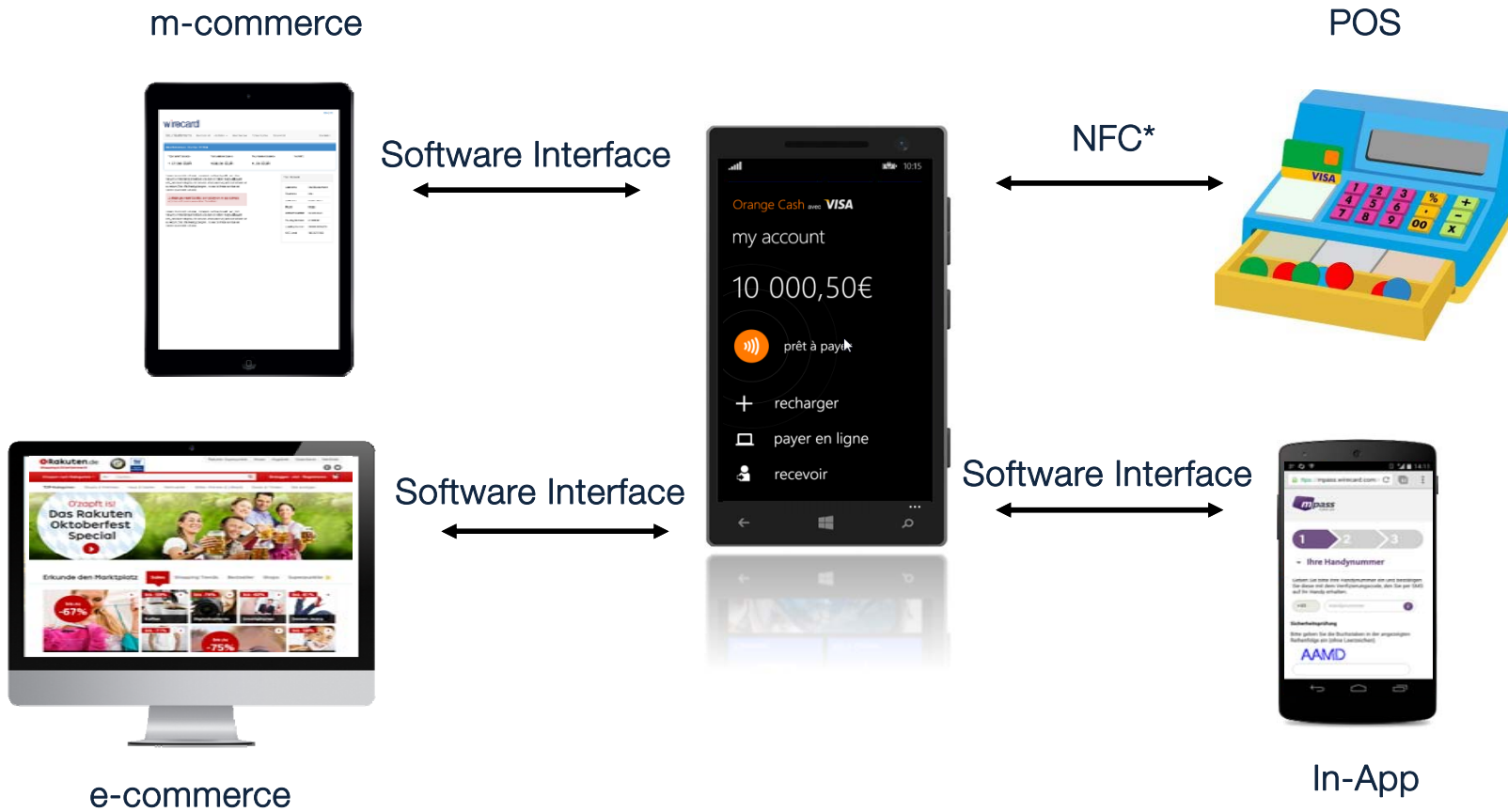


Loyalty points and vouchers can be transferred easily via the app

For the payment, Wirecard processes a card present transaction (HCE / SIM card or handset based secure element)

Customer pays via self-checkout using the retailer's store app – no matter where he is in the store

# Mobile Payment as the integrative platform between all sales channels



\*Near Field Communication



### 3. Growth Drivers, Strategy and Outlook

### New trends drive the e-commerce market

- \$4.7 trillion by 2019, up from just over \$2.5 trillion this year: The annual transaction value of online, mobile and contactless payments. (Juniper Research, June 2014)
- Global e-commerce will continue to witness growth in 2014. (Forrester, 2014)
- Non-cash payments in Europe (EU-27) to grow at approx. 8% per year to exceed 175 billion transactions by 2020e. (A.T. Kearny European Market Model, 2014)
- Share of e-commerce transactions realised via tablets and smartphones to grow to almost 50% of total volume within EU-7 by 2018. (Forrester, 2013)
- European online travel market is expected to grow by around 8% up to 2015. (PhoCusWright, 2013)

## Issuing and Mobile Services

- The number of NFC-enabled phones is expected to keep growing and reach around 550 million devices in 2014, helped by Apple's devices and an expanding number of Android gadgets. (Gartner, September 2014)
- 1.8 million contactless acceptance points in Europe. (Visa Europe October, 2014)
- NFC technology integrated as standard in 64% of all smartphones by 2018 (2013: 18%). (IHS Technology, 2014)
- HCE (Host Card Emulation)-based NFC (Near Field Communication) services could additionally boost mobile transactions. (Juniper Research, June 2014)
- Over 1.75 billion mobile phone users will have used their devices for banking purposes by the end of 2019, compared to 800 million in 2014. (Juniper Research, July 2014)
- According to Mastercard (all) 600,000 terminals in Germany shall be replaced by NFC enabled devices (currently 30,000) by January 2018. (Handelsblatt July 15, 2014)
- Growth in annual number of mobile contactless transactions up to 9.9 billion by 2018. (Juniper Research, 2014)



### Outlook

- FY 2014:** EBITDA guidance for the fiscal year 2014 in a bandwidth of between EUR 170 to 177 million. (Equivalent to an EBITDA increase of 35 to 40 percent in comparison to 2013)
- FY 2015:** EBITDA guidance for the fiscal year 2015 in a bandwidth of between EUR 205 to EUR 225 million

#### Forecast based on:

- European e-commerce market growth ~12%
- Increase in transaction volume processed with existing and new customers for Wirecard Group
- Economies of scale from transaction-oriented business model
- Cross-selling effects with existing customers
- Expanding issuing and bank services
- Earnings contributions from M&A transactions





## 4. Financial Data

## Key Figures 9M 2014 / 9M 2013

in kEUR	9M 2014	9M 2013	Change
Revenues	424,240	341,119	24%
EBITDA	120,954	89,793	35%
EBIT adjusted*	104,285	78,108	34%
EBIT	92,161	71,400	29%
Taxes	14,193	11,332	25%
Profit after Taxes	74,158	56,757	31%
EPS (undiluted) in EUR	0.61	0.51	20%
Operating cash flow**	103,436	77,900	33%
Shareholders' equity	1,038,449	584,423	78%
Total equity and liabilities	1,831,698	1,251,909	46%
Employees*** as of 30.09.2014 / 30.09.2013	1,691	1,039	63%
thereof full-time employees	1,518	891	70%
thereof part-time employees	173	148	17%

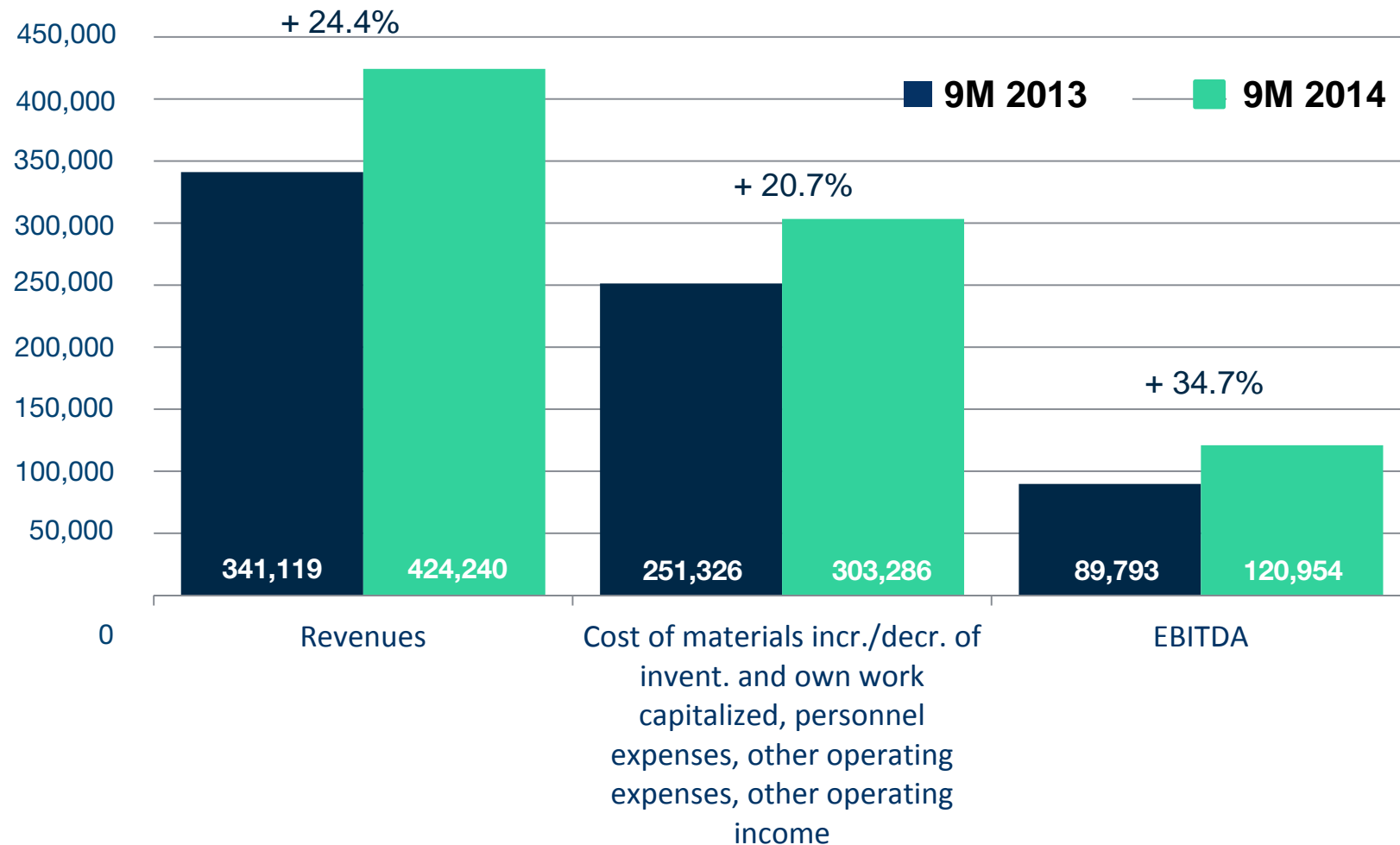
\* Adjusted by PPA incurred amortization

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

\*\*\* Thereof 389 employees from Payment Link Pte. Ltd., PT Aprisma Indonesia (M&A Transactions)

## Revenues, Costs & EBITDA Growth 9M 2013 / 9M 2014

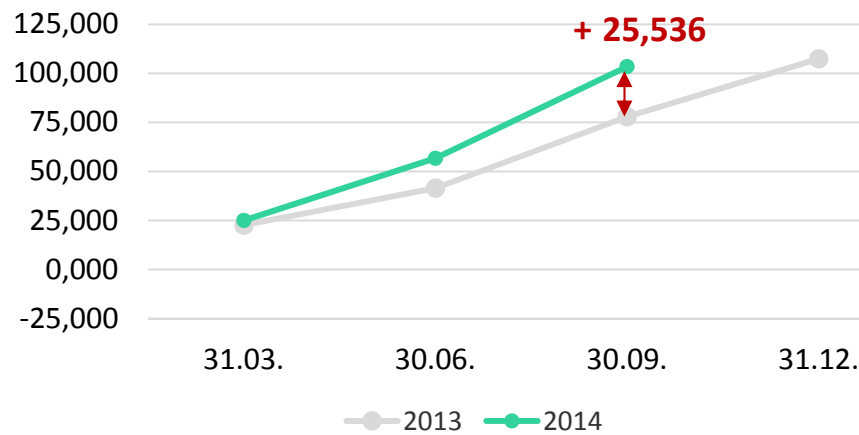
in kEUR



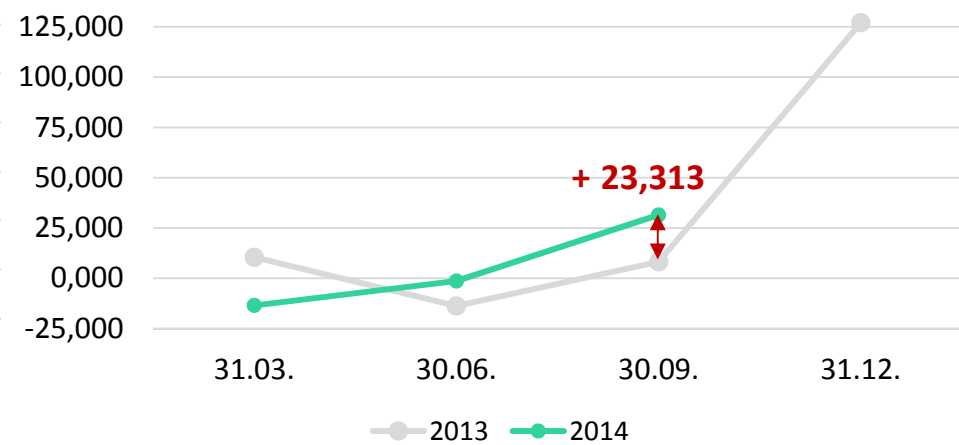
## Cash flow from operating activities 2013 / 2014

in kEUR

Operative Cash flow (adjusted) 2013/2014



Operative Cash flow 2013/2014



## Development Acquiring & Issuing Segment 9M 2014

in kEUR

9M 2014	Revenues	EBITDA
Acquiring & Issuing Segment	147,432	23,888
Acquiring	114,793	15,201
Issuing	32,639	8,687

## Consolidated Income Statement 9M 2014 / 9M 2013

in kEUR	9M 2014	of revenues	9M 2013	of revenues
<b>Revenues</b>	<b>424,240</b>		<b>341,119</b>	
<b>Own work capitalized</b>	<b>18,355</b>		<b>14,781</b>	
Cost of materials	-241,835	57.0%	-202,540	59.4%
Personnel expenses	-47,156	11.1%	-34,481	10.1%
Other operating expenses	-36,123	8.5%	-31,219	9.2%
Other operating income	3,472		2,134	
<b>EBITDA</b>	<b>120,954</b>	<b>28.5%</b>	<b>89,793</b>	<b>26.3%</b>
Amortization and depreciation adjusted*	-16,668	3.9%	-11,685	3.4%
<b>EBIT adjusted*</b>	<b>104,285</b>	<b>24.6%</b>	<b>78,108</b>	<b>22.9%</b>
PPA related amortization	-12,124	2.9%	-6,708	2.0%
<b>EBIT</b>	<b>92,161</b>	<b>21.7%</b>	<b>71,400</b>	<b>20.9%</b>
Financial results	-3,810		-3,311	
Income tax	-14,193	** 16.1%	-11,332	** 16.6%
<b>Profit after Taxes</b>	<b>74,158</b>		<b>56,757</b>	

\* Adjusted by PPA incurred amortization

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

## Income taxes 9M 2014 / 9M 2013

in kEUR	9M 2014	of earnings before taxes	9M 2013	of earnings before taxes
<b>Earnings before taxes</b>	<b>88,351</b>		<b>68,089</b>	
<b>Taxes on income and profit</b>	<b>-14,193</b>	<b>16.1%</b>	<b>-11,332</b>	<b>16.6%</b>
thereof impact from deferred taxes	-2,024	2.3%	-1,746	2.6%
thereof taxes to be paid	-12,169	13.8%	-9,586	14.1%
<b>Paid taxes on income</b>	<b>-13,993</b>		<b>-11,180</b>	
thereof income taxes	-8,674		-6,322	
thereof capital gain tax on dividends	-5,319		-4,858	

## Financial Data



### Balance Sheet as of 30 September 2014 / 30 June 2014

Assets in kEUR	30.09.2014	30.06.2014	Equity and liabilities in kEUR	30.09.2014	30.06.2014
<b>Non-current assets</b>	<b>689,037</b>	<b>670,821</b>	<b>Shareholders' equity</b>	<b>1,038,449</b>	<b>1,003,207</b>
Goodwill	171,118	170,683	<b>Liabilities</b>	<b>793,249</b>	<b>768,487</b>
Deferred tax assets	2,103	2,257	Current provisions	1,197	1,352
Internally gen. intangible assets	57,555	52,847	Tax provisions	10,458	7,995
Other intangible assets	43,665	42,760	Trade payables	254,884	235,738
Customer relationships	288,708	283,407	Interest-bearing bank loans	99,024	99,537
Other property, plant & equipm.	15,458	15,092	Deferred income taxes	26,234	24,448
Fin. assets/ int. bearing securities	110,430	103,775	Other non-current liabilities	11,166	11,283
<b>Current assets</b>	<b>1,142,661</b>	<b>1,100,874</b>	Other current liabilities	40,875	42,466
Trade receivables	353,774	327,568	Customer deposits	349,411	345,668
Cash and cash equivalents	614,696	585,089			
Interest-bearing securities	157,718	170,604			
Other	16,473	17,615			
<b>Total assets</b>	<b>1,831,698</b>	<b>1,771,695</b>	<b>Total equity and liabilities</b>	<b>1,831,698</b>	<b>1,771,695</b>



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