

Consolidated Financial Statements 2010

Press- and Analyst conference | April 14, 2011



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Fiscal Year 2010, Company and Stock

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Growth Drivers, Trends and Outlook 2011

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Financial Data

Fiscal Year 2010 Key Figures



Results

		2010	2009	Change in %
▪ Revenues	EUR mn	271.6	228.5	19%
▪ EBITDA	EUR mn	73.3	60.7	21%
▪ EBIT	EUR mn	67.4	56.5	19%
▪ Earnings after taxes	EUR mn	54.0	45.5	19%
▪ Earnings per share (diluted)	EUR	0.53	0.45	18%

Proposed Dividend

at Annual General Meeting on June, 22nd 2011
EUR 0.10 per share (previous year EUR 0.09)

Outlook 2011

EBITDA between 81 and 89 mn Euro

The Company

Highlights 2010

New customer development remains positively unchanged

- For example: QVC Italy (TV-Shopping), L'TUR (Tour Operator), Olsenfashion (Fashion), redcoon (Online-consumer electronics), Travel Republic (Online travel agency), Transhotel (leading European B2B hotel booking portal)

Collaborations/ strategic partnerships

- Metro Deutschland, Lekkerland (Convenience wholesaler), ICP Companies
- Diners Club / Discover Acquiring-Licence

Expansion of product lines-portfolio

- New payment acceptances, e.g. giropay, iDEAL, eps
- Risk management: Further development of the Fraud Prevention Suite (to combat fraud in international eCommerce)
- Issuing: mywirecard 2go Visa – reloadable prepaid card

Asian expansion

- Integration of E-Credit Plus Pte. Ltd. (today: Wirecard Asia Pacific Pte. Ltd.)
- Preparation of partnerships within Asia

The Company Key Figures

- > 12,000** corporate customers from various industries
- 500** employees
- 120** transaction currencies
- 85** payment and risk management solutions
- 12.6** billion euros in transaction volume (as at December 31st, 2010)



Company

Products and Services

Credit Card Acquiring	Wirecard Bank Principal Member of Visa, MasterCard / licensed acquirer for Diners, Discover and JCB
Funds Transfer	SWIFT, SEPA, IZV/AZV and domestic direct debit via Wirecard Bank
Payment Processing	Support of all major inter- / national payment methods
Risk Management	Comprehensive protection for merchants
Bank Accounts	Corporate and private bank accounts
Alternative payments	e.g. giropay, iDEAL, eps, paysafecard
Card Products	Prepaid cards, virtual or physical, for single or continuous use
Point-of-Sale (PoS)	Support of all (!) sales channels, including stationary retail stores
Call Center	Operation of own call center facility, 24/7 in 16 languages



The Company

USPs

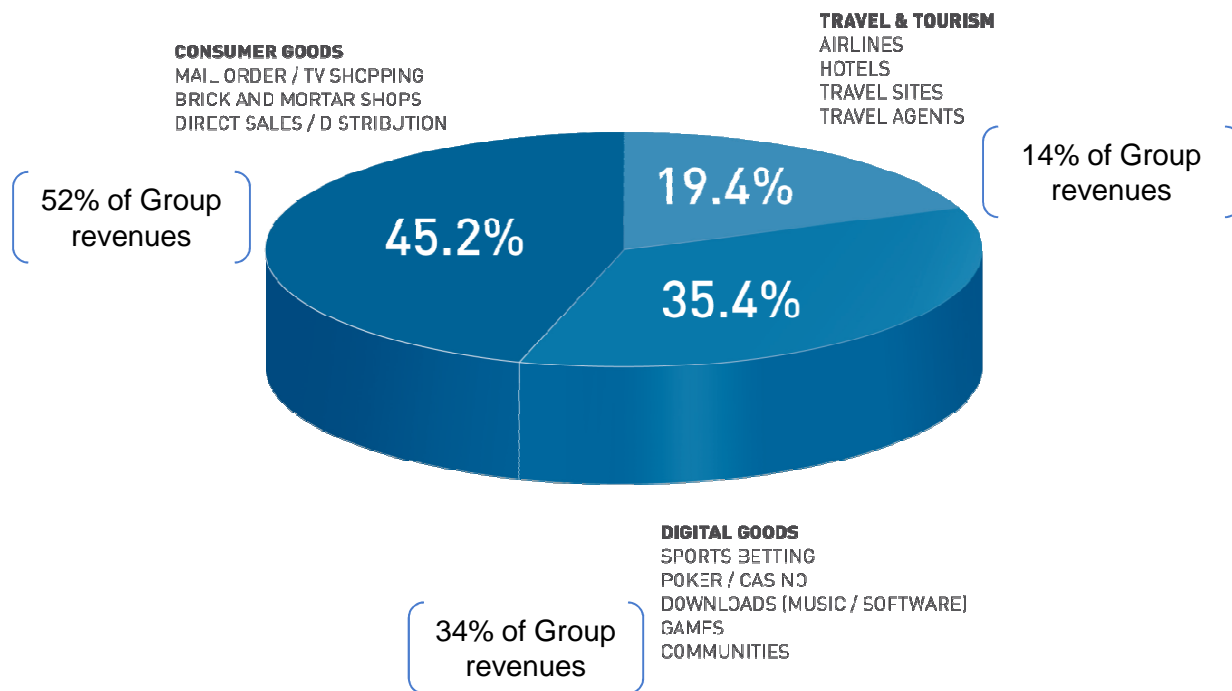
A particular unique selling point of the Wirecard Group is the centralization of payment transactions from many different distribution and procurement channels on a single platform.

- Combination of software technology and bank products
- International orientation – a single platform for all services
- Centralization of payment transactions from many and different distribution and procurement channels to a single platform
- Online-oriented acquiring bank in the Group (e.g. in 15 payout currencies)
- Continuing expansion of payment acceptance services (e.g. China UnionPay)
- Innovative software-based banking products (SCP-virtual credit cards, payout cards, co-branded cards)

The Company

Diversified Customer Portfolio – Various Industries

TRANSACTION VOLUMES

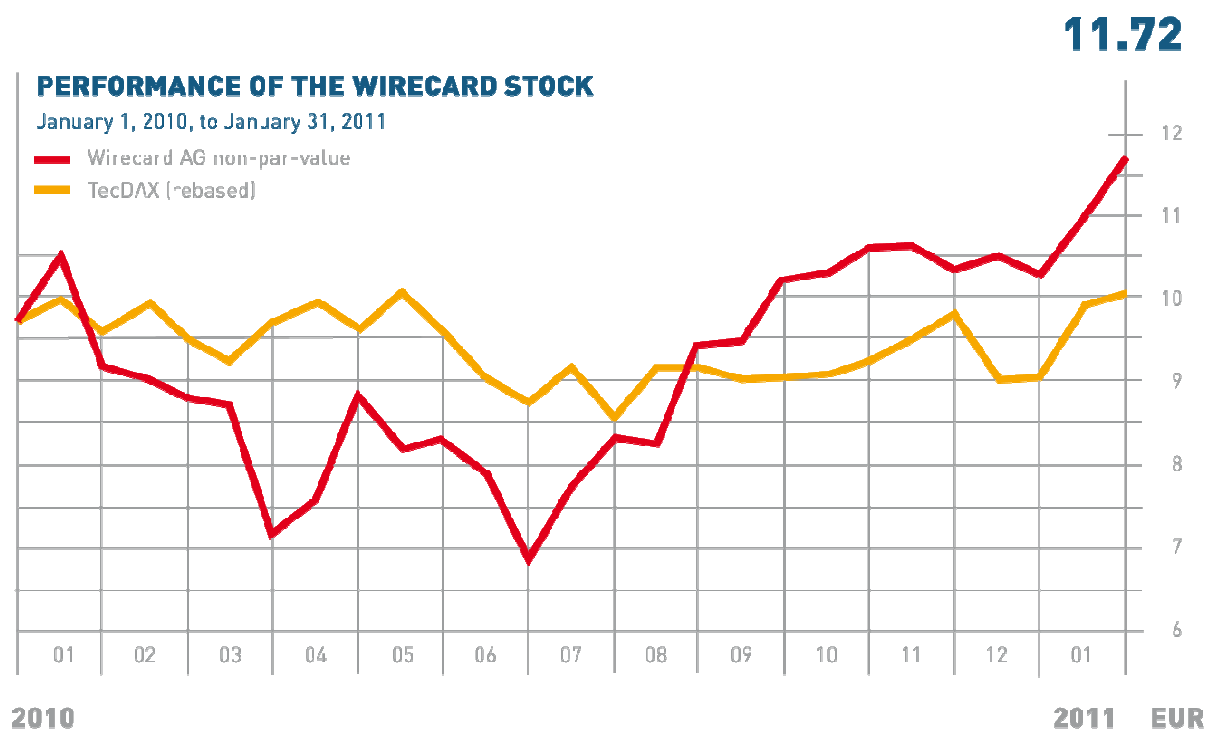


In fiscal 2010 the transaction volume amounted to 12.6 billion euros (+19% yoy).

On average, the breakdown according to our target industries in the course of fiscal 2010 was as follows.

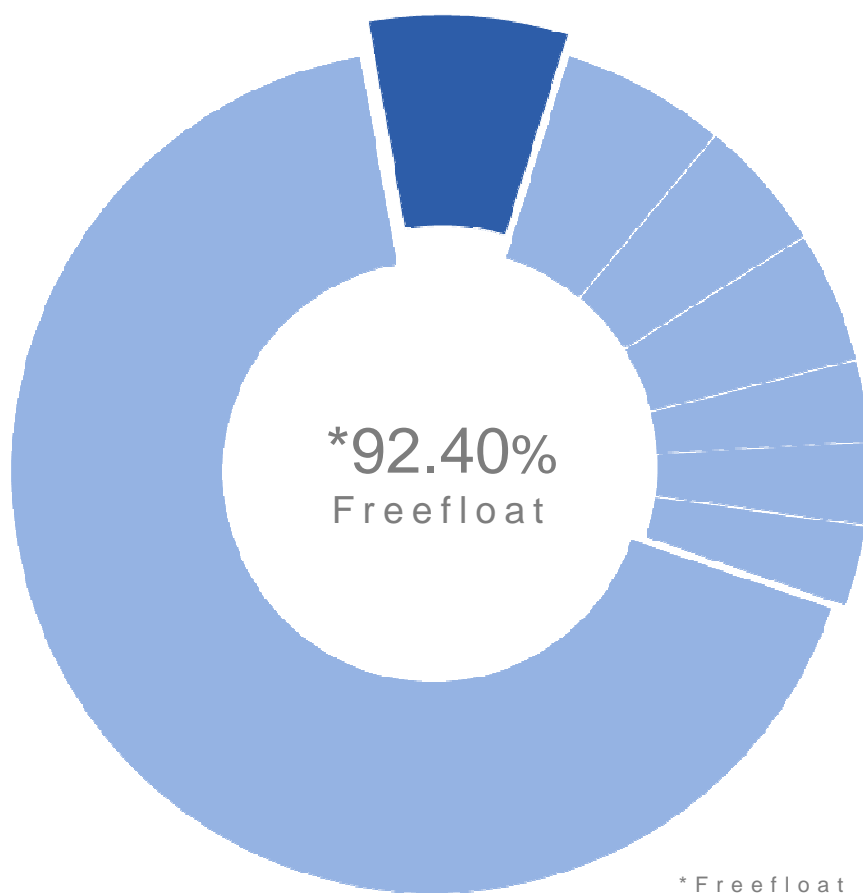
* Transaction volumes namely acceptance and issuing means of payment along with associated value added services

Wirecard Stock Stock Performance



ISIN	DE0007472060
WKN	747206
Ticker Symbol	WDI
Market Segment	Prime Standard
Index	TecDAX
Number of Shares	101,803,139
Year High 2010	EUR 11.31
Year Low 2010	EUR 6.35
Closing Price (Xetra) December 31st, 2010	EUR 10.25
Market Cap. December 31st, 2010	EUR bn 1.043
Year High 2011	EUR 13.05
Year Low 2011	EUR 10.13
Closing Price (Xetra) April 11th, 2011	EUR 12.29
Market Cap.	EUR bn 1.251

Wirecard Stock Shareholder Structure | April 11, 2011



MB Beteiligungsgesellschaft mbH

7.6 % (DE)

***Jupiter Asset Management Limited**

6.26 % (UK)

***Alken Fund SICAV**

5 % (LU)

***Artisan Funds**

4.97 % (US)

***Wasatch Holdings Inc.**

3.1 % (US)

***Columbia Wanger AM LLC**

3.08 % (US)

***Ameriprise Financial, Inc.**

3.04 % (US)

***92.40%**
Freefloat

*Freefloat in accordance to Deutsche Boerse regulations

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Growth drivers

The Internet has established itself as a key distribution channel

In 2011 Europe's eCommerce market will continue to record a 13% growth (based on the outlook for the individual target sectors).

- Consumer goods: two-digit growth yoy by ~10% 2010 to 2015.
(EU-17 states)^(Forrester 2011)
- Online retail in Germany to grow by 15.5% in 2011.^(bvh 2011)
- In 2011 a 9%-growth rate predicted for the European Online Travel market.^(PhoCusWright 2010)
- Streaming media business: world annual growth rate of 27 percent expected by 2014.
(Insight Research Corp. 2010)

Trends

From the merchants point of view



- To benefit from significant savings potential by outsourcing their payment processing services.
- Continual new challenges with regards to payment systems and risk management solutions to combat fraud and minimize payment default, especially in cross border retail.
- The ratio between the POS and online business is shifting in favor of the Internet. Merchants are responding to this trend by employing so-called multi-channel retailing services.
- New, alternative payment solutions gain ground, such as bank-based solutions e.g. giropay, iDEAL or eps; soon the SEPA direct debit payments. At the same time the Maestro (MasterCard) debit card, based almost entirely on chip and PIN technologies, can increasingly be used for online commerce.

Wirecard Strategy

Key operative measures

To continue strategy **Extension of new customer relationships / Cross- / Up-Selling potential within existing customer portfolio**

- Evolutionary expansion of customer relationship by providing new payment- and risk management solutions.
- To continually add international payment acceptances (e.g. China UnionPay), additional banking services (e.g. SEPA direct debit, currency management).
- Innovative bank based prepaid card products (SCP, Co-Branded Cards).

New potentials **Based on additional partnerships in Europe and Asia**

- Expansion of Asian business
- Wirecard AG as European partner for merchants with global reach
- Extension of prepaid card business within Europe

Wirecard Strategy

Asia – Future growth market

New hubs in Singapore and Dubai

- Expansion of banking network and partner network
- Wirecard AG as European partner for internationally oriented Asian merchants

New partnerships in China:

- China UnionPay
China's credit card brand is UNIONPAY
2,38 billion cards issued within Asia Pacific Area
Nearly 50% market share in APAC
- Alipay – a subsidiary of the Chinese Alibaba Group:
China's leading internet payment system
550 million users registered
Daily transaction volume at around USD 298 million

Wirecard Innovation Issuing@wirecard



mywirecard.com

Buy at the POS:

- 2go Visa prepaid card / eMoney product / giftcard to top up once up to 150 euros without giving personal data / Load levels (EUR): 25, 50, 100, 150 / reloadable after online authentication.

Online sign up:

- mywirecard.com MasterCard (virtual und plastic)

Reloadable:

- Both products at more than 20.000 POS stations in Germany

Outlook Guidance

Fiscal 2011: EBITDA between 81 and 89 million euros

- Solid double-digit growth of European eCommerce market of 13 percent
- Continual new customer relationships (Tendency toward mid- and large-scale companies)
- Delivery of new innovative products
- 1st half of 2011: 5 mn euros non-recurring special expenditures included in EBITDA outlook
- 2nd half of 2011: Additional potential to expect from Chinese partnerships and the Germany-wide spread of the mywirecard 2go Visa prepaid card at the point of sale

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Key Figures 2009/2010

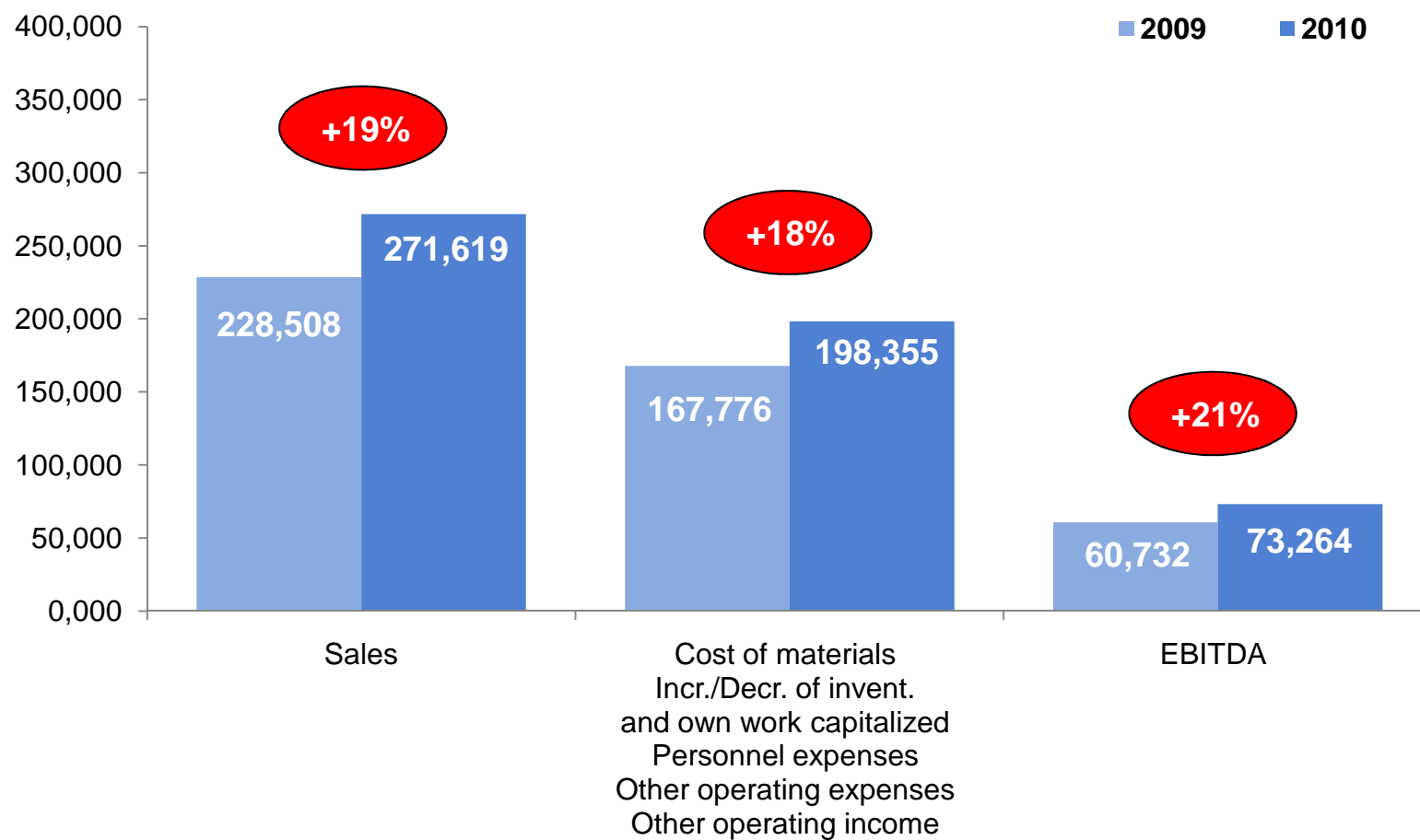
In TEUR	2009	2010
Sales revenues	228,508	271,619
EBITDA	60,732	73,264
EBIT	56,527	67,423
Profit after Taxes	45,522	53,973
EPS*	0.45	0.53
Operating Cash flow**	69,502	60,900
Shareholders' Equity	244,882	289,844
Total Equity and Liabilities	540,568	549,859
Employees – annual average	468	500
thereof full-time employees	345	372
thereof part-time employees	123	128

* Earnings per share – in EUR (diluted)

** Cash flow on ordinary trading activity (adjusted for transaction volumes of a transitory nature)

Financial Data

Sales, Costs and EBITDA Growth 2009/2010



in TEUR

Financial Data

Consolidated Income Statement 2009/2010

in TEUR	2009	of Sales	2010	of Sales
Sales	228,508		271,619	
Own work capitalized	4,577		6,211	
Cost of materials	(126,644)	(55.4%)	(152,545)	(56.1%)
Personnel expenses	(25,877)	(11.3%)	(27,833)	(10.3%)
Other operating expenses	(23,451)	(10.3%)	(26,392)	(9.7%)
Other operating income	3,619		2,204	
EBITDA	60,732	26.6%	73,264	27.0%
Depreciation	(4,205)	(1.8%)	(5,841)	(2.2%)
Net operating income	56,527	24.7%	67,423	24.8%
Financial results	(1,795)		(1,518)	
Income tax	(9,210)		(11,932)	
Profit after taxes	45,522		53,973	
Diluted earnings per share	0.45		0.53	

Financial Data

Financial comments

Income tax expenses 2009/2010

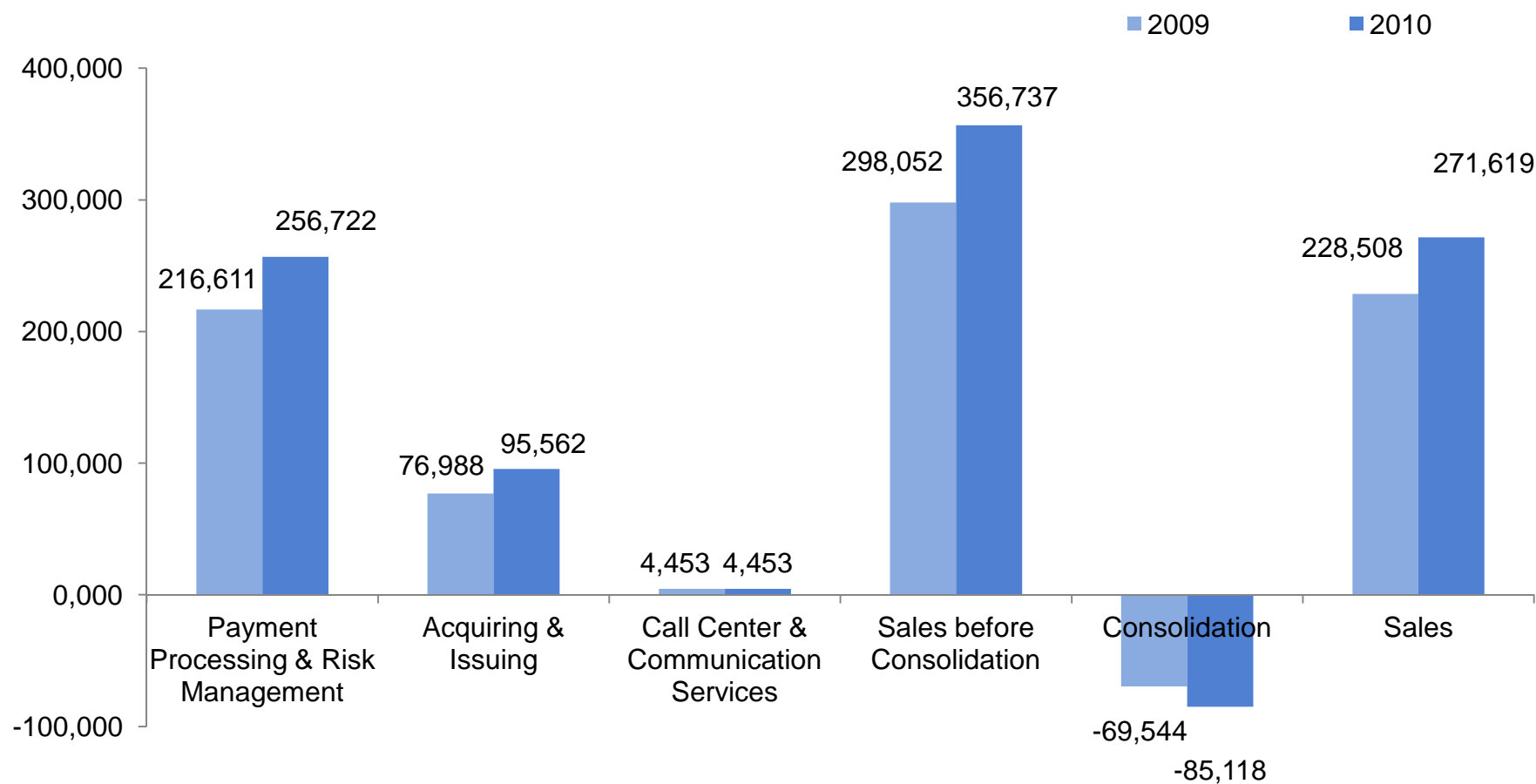
Additional to the impact from the actual income tax expenses the income taxes were influenced by the deferred tax expenses:

in TEUR	2009	in % of profit before taxes	2010	in % of profit before taxes
Earnings before taxes	54,732		65,905	
Taxes on income and profit	(9,210)	(16.8)%	(11,932)	(18.1)%
thereof impact from deferred taxes	(4,308)		(3,076)*	
thereof actual income taxes	(4,902)	(9.0)%	(8,856)	(13.4)%

* Including outside basis differences (tax income) in the amount of EUR 684K

Financial Data

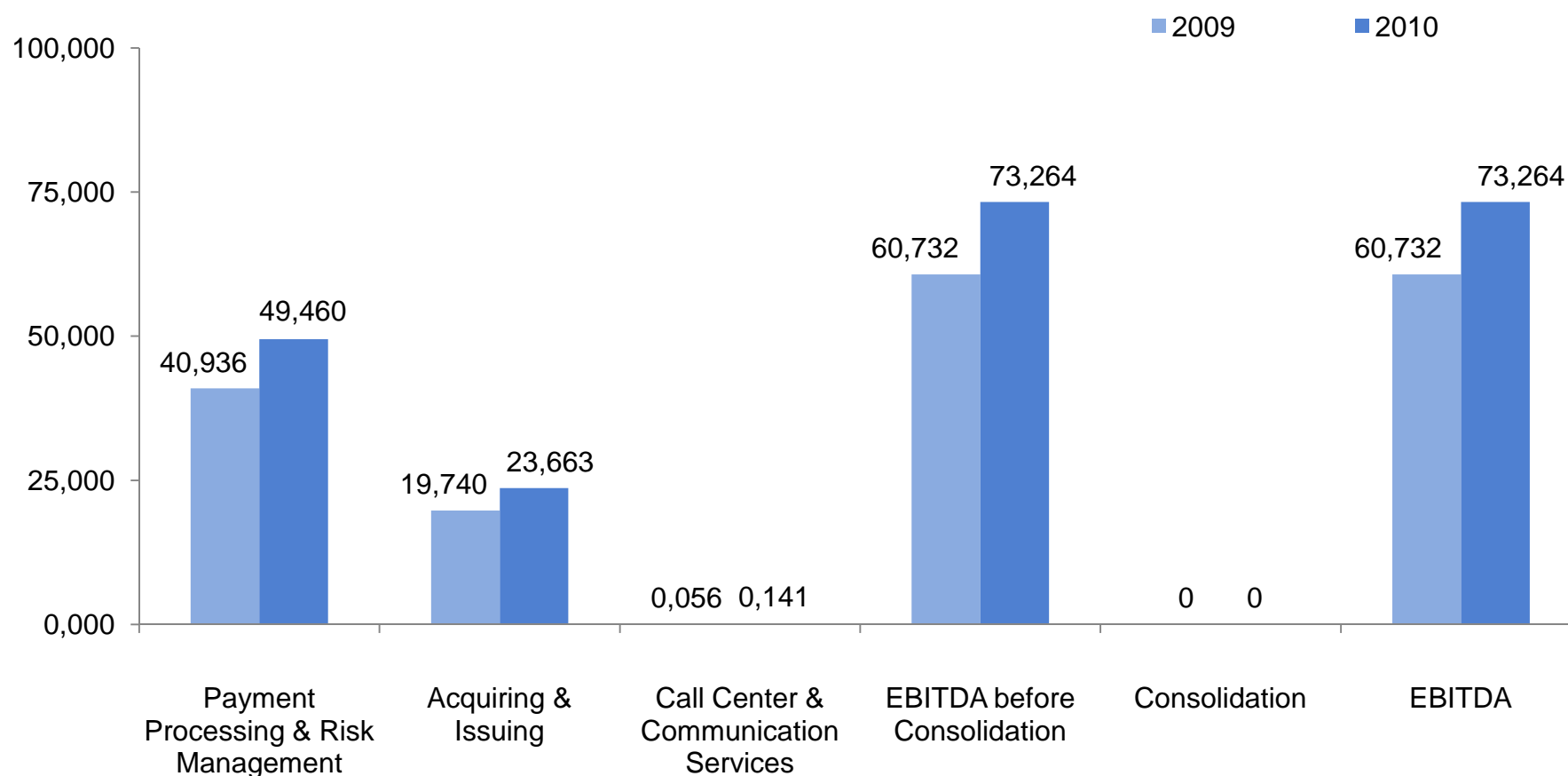
Sales per operating divisions 2009/2010



in TEUR

Financial Data

EBITDA per operating divisions 2009/2010



in TEUR

Financial Data

Balance Sheet as of Dec. 31, 2009 / Dec. 31, 2010

ASSETS	12/31/2009	12/31/2010	EQUITY AND LIABILITIES	12/31/2009	12/31/2010
NON-CURRENT ASSETS	185,373	235,224	SHAREHOLDERS' EQUITY	244,882	289,844
- Goodwill	90,289	101,340	LIABILITIES	295,686	260,015
- Deferred tax assets	4,351	1,205	- Current provisions	1,241	1,652
- Self-provided intangible assets	12,723	16,901	- Tax provisions	1,099	3,733
- Other intangible assets	11,577	13,050	- Trade payables	140,479	98,444
- Customer-relationships	48,650	62,451	- Interest-bearing bank loans	5,510	22,001
- Other assets*	17,783	40,277	- Deferred income taxes	6,315	6,584
CURRENT ASSETS	355,195	314,635	- Other liabilities	18,222	8,856
- Trade receivables	80,562	118,741	- Customer deposits	122,820	118,745
- Cash and cash equivalents*	272,529	*185,355			
- Interest-bearing securities	0	10,000			
- Other	2,104	0,539			
Total ASSETS	540,568	549,859	Total EQUITY and LIABILITIES	540,568	549,859

in TEUR * Due to the investment in interest-bearing securities reported under financial and other assets, the volume of cash and cash equivalents is down by EUR 45,427K year-on-year.

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

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