Capital Markets Day 2012

October 9th 2012

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Agenda

13.00h Welcome
Markus Braun

13.30h – 14.15h Multi channel convergence of Wirecard platform,
Carlos Haeuser

14.15h – 15.00h Mobile payments: evolution or revolution?
Christian von Hammel-Bonten

15.00h – 15.30h coffee-break

15.30h – 16.15h Enabling card payments: Wirecard's Card Reader
Jörn Leogrande

16.15h – 17.00h Latest developments in Asian Expansion
Burkhard Ley

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Multi-Channel Convergence
A scalable platform approach

Carlos Häuser

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Agenda

1. Multi-Channel Convergence

2. Multi-Channel vs. Cross-Channel

3. Dimensions of Scalability

4. The Wirecard Solution

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1. Multi-Channel Convergence

Convergence

the merger of previously distinct technologies into a new form; requiring new theories, new products, and new practices

The Channels

Point of Sale

– Proprietary solutions

– Cash

– Slow rate of innovation

E-Commerce

– Growing, competitive market

– Alternative payments in addition to cards

– High innovation rate

Mobile Commerce

– In-App Payments

– Pay with your mobile phone

– Mobile terminal via dongle card reader

– Highly innovative

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Multi-Channel versus Cross-Channel

Multi-Channel

– Usually different business and
   payment processes per channel

– Mostly different payment
   outsourcing partners per channel

– Handled by processes

Cross-Channel

– Consumer can combine all channels
   during his shopping experience

– Merchant needs integrated business
   and payment processes

– Need for technology based
   solutions

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2. Multi-Channel vs. Cross-Channel

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Conclusion

"It is no longer about channels; it is about the customer life cycle across everywhere we touch them." This involves orchestrating the customer relationship across touch points, not channels. It involves driving relevant, personalized and linked offers across all forms of communication, such as e-mail marketing, social media, the website and mobile apps. It involves presenting the customer with the ability to discover products, transact and get service in a relevant, contextual manner. [1]

[1] *Brian Walker,* 'Why Multichannel Retail Is Obsolete', http://www.forbes.com/2011/03/11/multi-channel-touchpoint-leadership-sales-leadership-obsolete.html

3. Dimensions of Scalability

Scalability

In electronics (including hardware, communication and software) scalability is the ability of a system, network, or process, to handle a growing amount of work in a capable manner or its ability to be enlarged to accommodate that growth.[1]
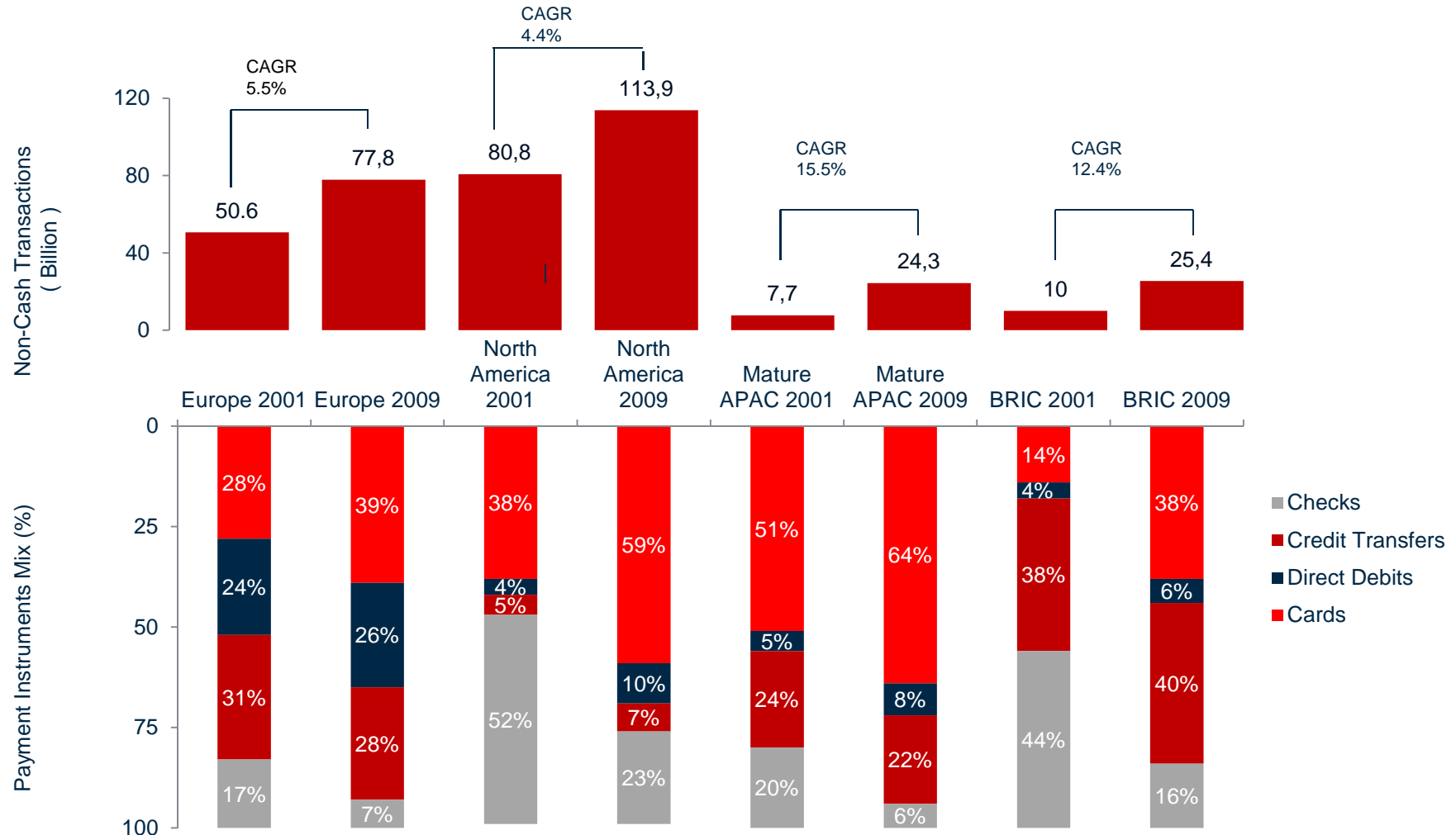
[1] André B. Bondi, 'Characteristics of scalability and their impact on performance', Proceedings of the 2nd international workshop on Software and performance, Ottawa, Ontario, Canada, 2000, ISBN 1-58113-195-X, pages 195–203

Scalability

In a commercial context scalability of a business model refers to the potential for economic growth within one or more markets and industries.

The base concept is consistent – the ability for a business or technology to accept increased volume without negatively impacting the contribution margin (= revenue – variable costs).
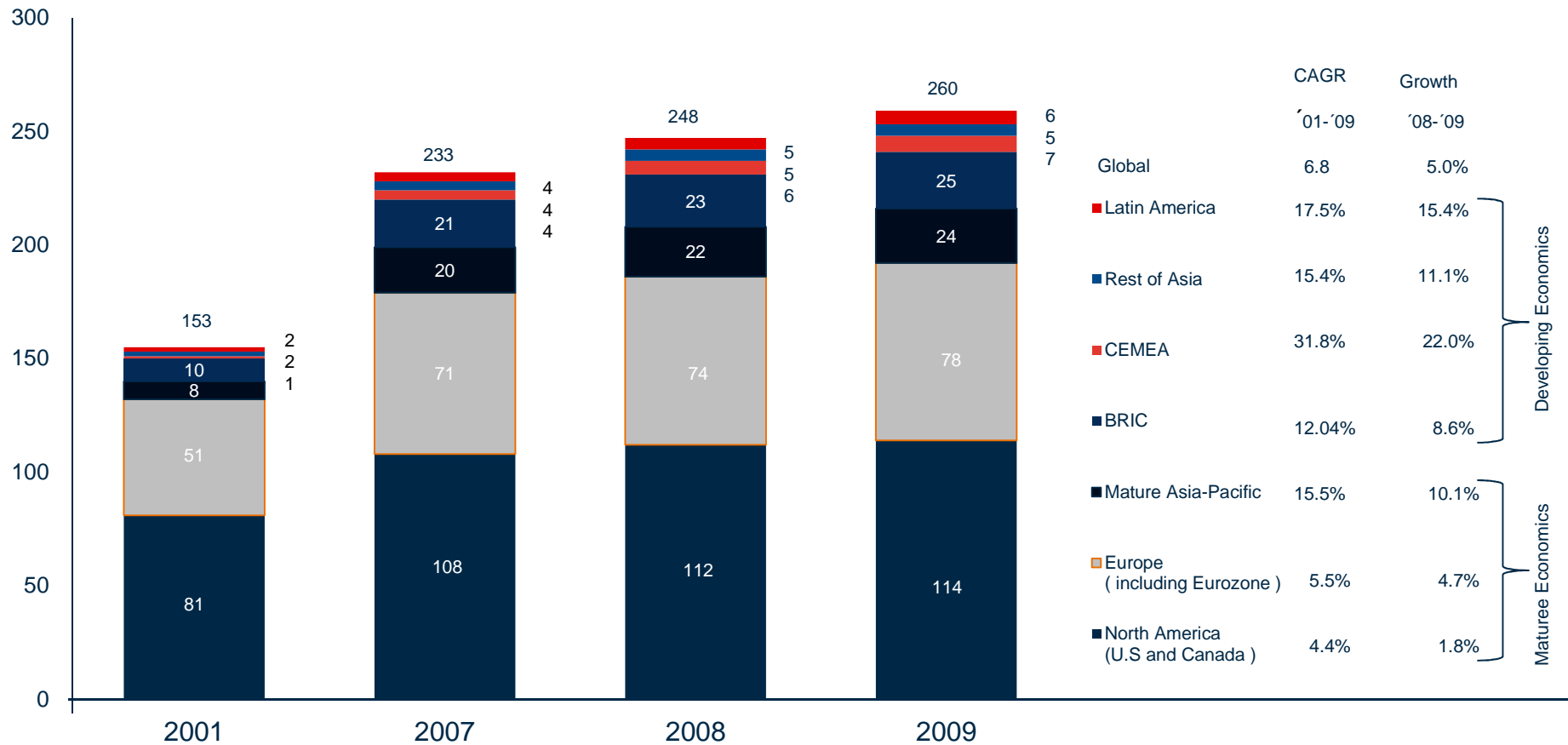
Number of Non-Cash Transactions

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CAGR
4.4%

CAGR
5.5%

113,9

Non-Cash Transactions (Billion)

120

80,8

77,8

80

50.6

CAGR
15.5%

CAGR
12.4%

40

24,3

25,4

7,7

10

0

North America 2001

North America 2009

Mature APAC 2001

Mature APAC 2009

BRIC 2001

BRIC 2009

Europe 2001 Europe 2009

Payment Instruments Mix (%)

0

25

50

75

100

	28%	39%	38%		51%		14%	38%
	24%	26%	4%	59%		64%	4%	6%
	31%	28%	5%	10%	5%	8%	38%	40%
	17%	7%	52%	7%	24%	22%	44%	16%
				23%	20%	6%		

- Checks
- Credit Transfers
- Direct Debits
- Cards

Note: Mature Asia-Pacific (APAC) data for 2011 excludes a) Sout Korea cards (for which no data was available), b) Japan data for direct debits for all years. As a result, the net growth rate in those instruments may be somewhat smaller than shown. Cards data does not include prepaid card transactions. Chart numbers and quoted percentages may not add up due to rounding.
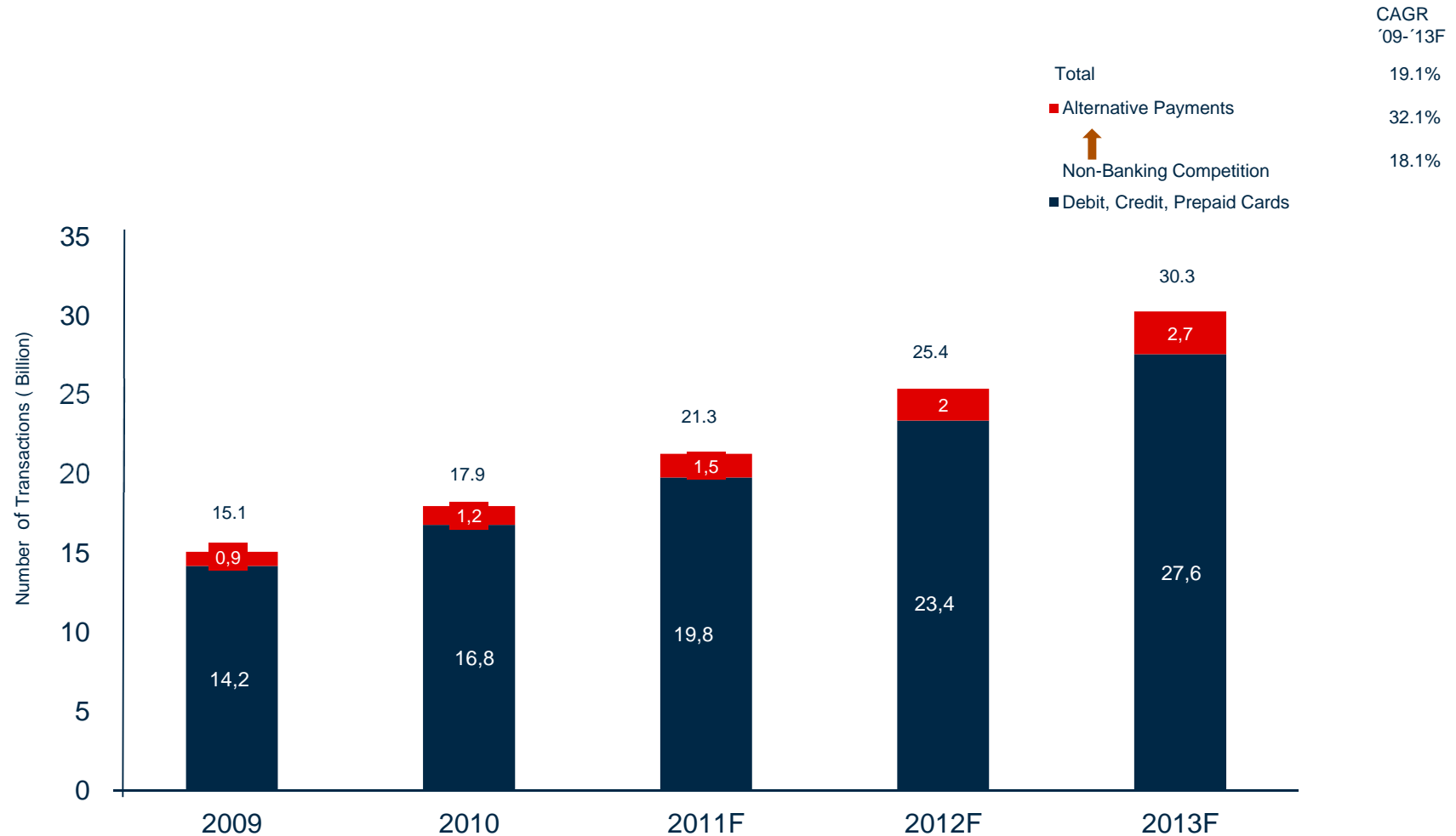Source: Capgemini analysis, 2011; ECB DWH-2009 figures, November 2010; Bank for International Settlements – Red Bock – 2009 figures, December 2010; Federal Reserve Payments Study, April 2011

Number of Non-Cash Transactions

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|	CAGR ´01-´09	Growth ´08-´09	
Global	6.8	5.0%	
■ Latin America	17.5%	15.4%	Developing Economics
■ Rest of Asia	15.4%	11.1%	
■ CEMEA	31.8%	22.0%	
■ BRIC	12.04%	8.6%	
■ Mature Asia-Pacific	15.5%	10.1%	Maturee Economics
■ Europe (including Eurozone)	5.5%	4.7%	
■ North America (U.S and Canada)	4.4%	1.8%	

Note: CEMEA (Central Europe, Middle East, Africa) does not include Sout Africa; Mature Asia-Pacific comprises Australia, Japan, Singapore, and South Korea; Latin America does not include Brazil; BRIC comprises Brazil, Russia, India, China; China data has been restated to remove ATM card transactions. Chart numbers and quoted percentages may not add up due to rounding
Source: Capgemini analysis, 2011; European Central Bank Data Warehouse (ECB DWH)-2009 figures, November 2010; Bank for International Settlements – Red Book- 2009 figures, December 2010; 2010 Federal Reserve Payments Study, April 2011

Global E-Payments: # of Transactions & growth rates

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CAGR
´09-´13F

Total	19.1%
■ Alternative Payments	32.1%
Non-Banking Competition	18.1%
■ Debit, Credit, Prepaid Cards	

Number of Transactions (Billion)

2009 — 15.1: 0,9 / 14,2
2010 — 17.9: 1,2 / 16,8
2011F — 21.3: 1,5 / 19,8
2012F — 25.4: 2 / 23,4
2013F — 30.3: 2,7 / 27,6

Note: Electronic (e-) payments are online payments for e-commerce activities; Total non-cash payment market size is taken from Capgemini estimates, assuming 8% growth for future years; data for 2011-13 are forecasts (F); Chart numbers and quoted percentages may not add up due to rounding
Source: Capgemini analysis, 2011

Global M-Payments: # of Transactions & growth rates

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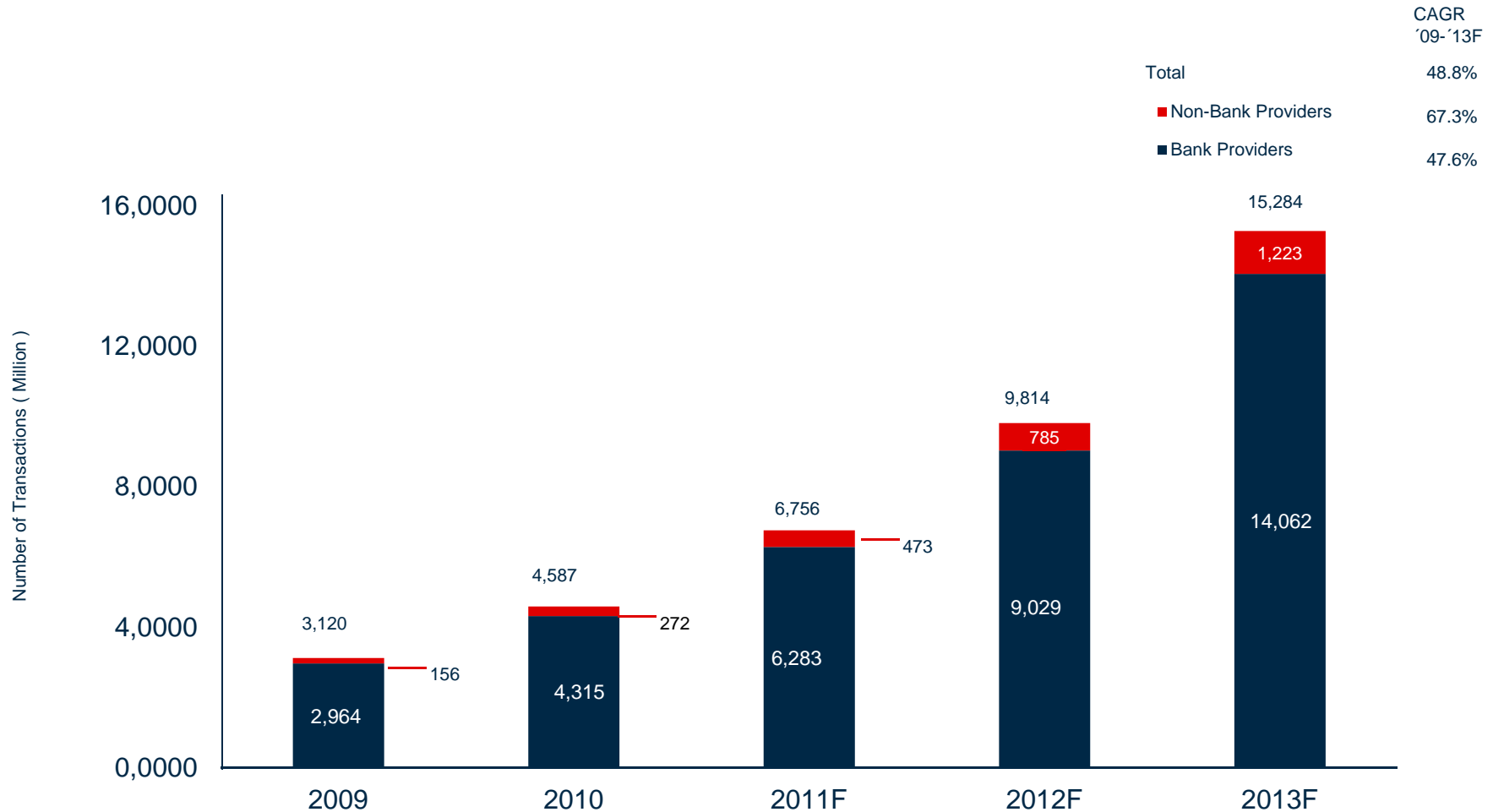
Note: Analysis based on Arthur D. Little, Juniper Research, IEMR, EDC, Generator Research estimates, using Capgemini assumptions; Total Non-Cash payment market size is taken from Capgemini estimates; Chart numbers and quoted percentages may not add up due to rounding
Source: Capgemini analysis, 2011; M-Payments surging ahead: distinct oportuities in developed and emerging markets, Arthur D. Little Analysis , 2010

4. The Wirecard Solution

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The Wirecard Payment Gateway
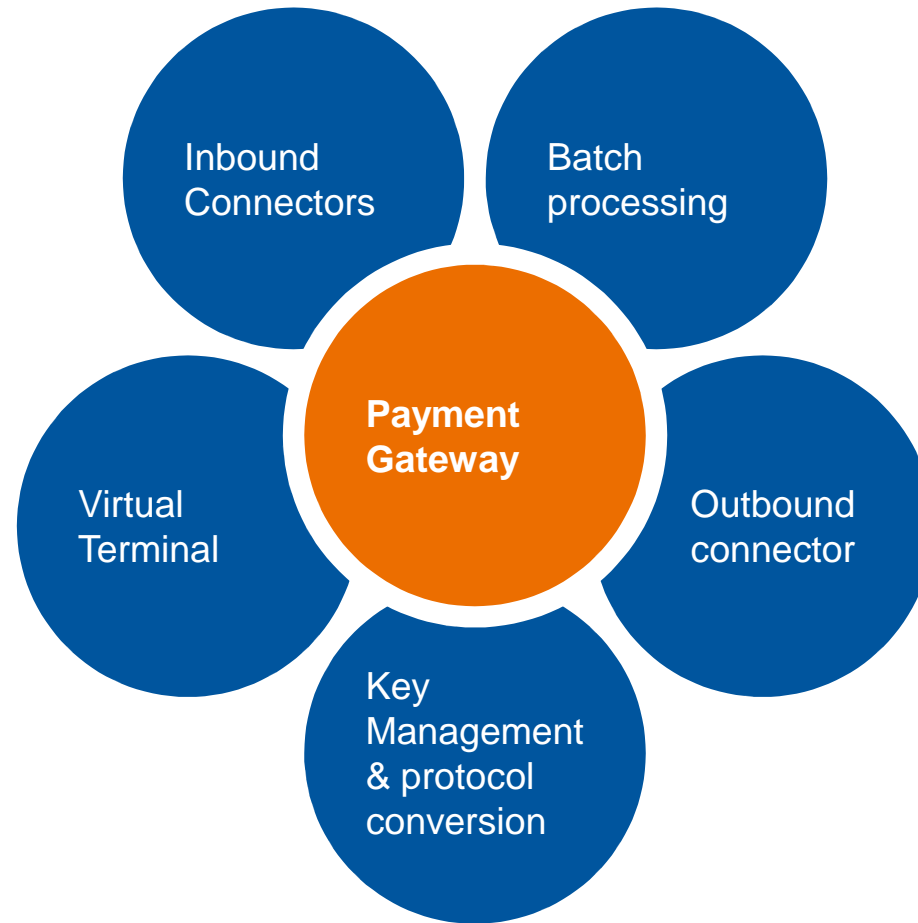
Scaling on the Gateway

– Open connector architecture
  – Easy and fast integration of new payment methods
  – Standard interfaces for terminal connectivity

– New channels can be added with existing certified solutions

– Full virtualiazition for on-demand processing capacity

– Channel agnostic processing

– Dynamic routing and transformation of messages and protocols

– Decoupling of processing and reporting

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The Wirecard Platform

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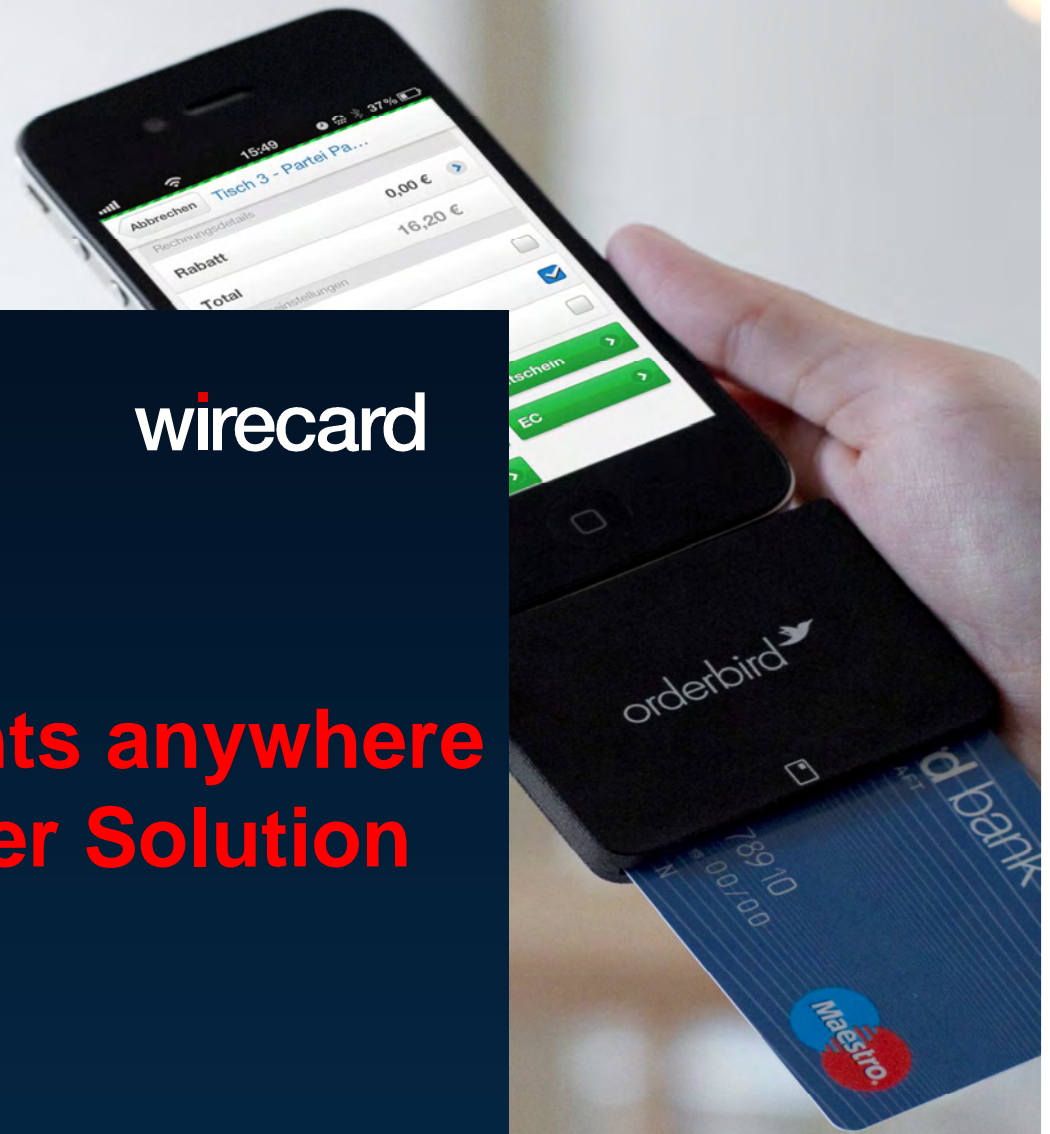
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Wirecard Group

Enabling card payments anywhere Wirecard's Card Reader Solution

Jörn Leogrande

Wirecard Card Reader

Wirecard has launched its Card Reader as an international white-label program enabling card payments at the point of sale via smartphone.

Our offerings are EMV-capable and allow acceptance for MasterCard, Visa and electronic direct debiting (EDD) schemes.

Our out-of-the-box approach is a one-stop shop for card reader, acquiring and merchant handling services.

Market potentials

– Square is valued at 3.25 Billion Dollar. More than 2 million businesses and individuals are accepting credit and debit cards via the Square mobile transaction platform, up from 1 million just six months earlier.

– According to Eurostat there are currently about 20 million small businesses in Europe that only take cash or invoices and supply channels onto one single platform.

– There are far less point-of-sale-terminals, then smartphones.
UK: 1m point-of-sale-terminals, but more than 10m iPhones.

– In Asia and the BRIC-countries credit card penetration is growing steadily. There are huge opportunities for innovative, cheap and flexible acceptance solutions.

At a glance
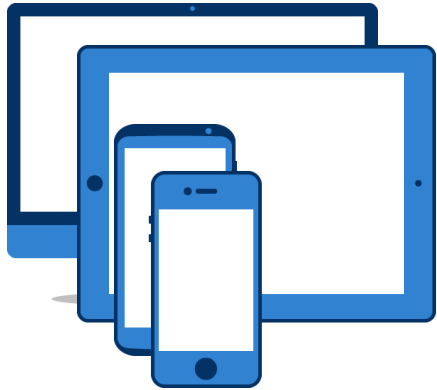
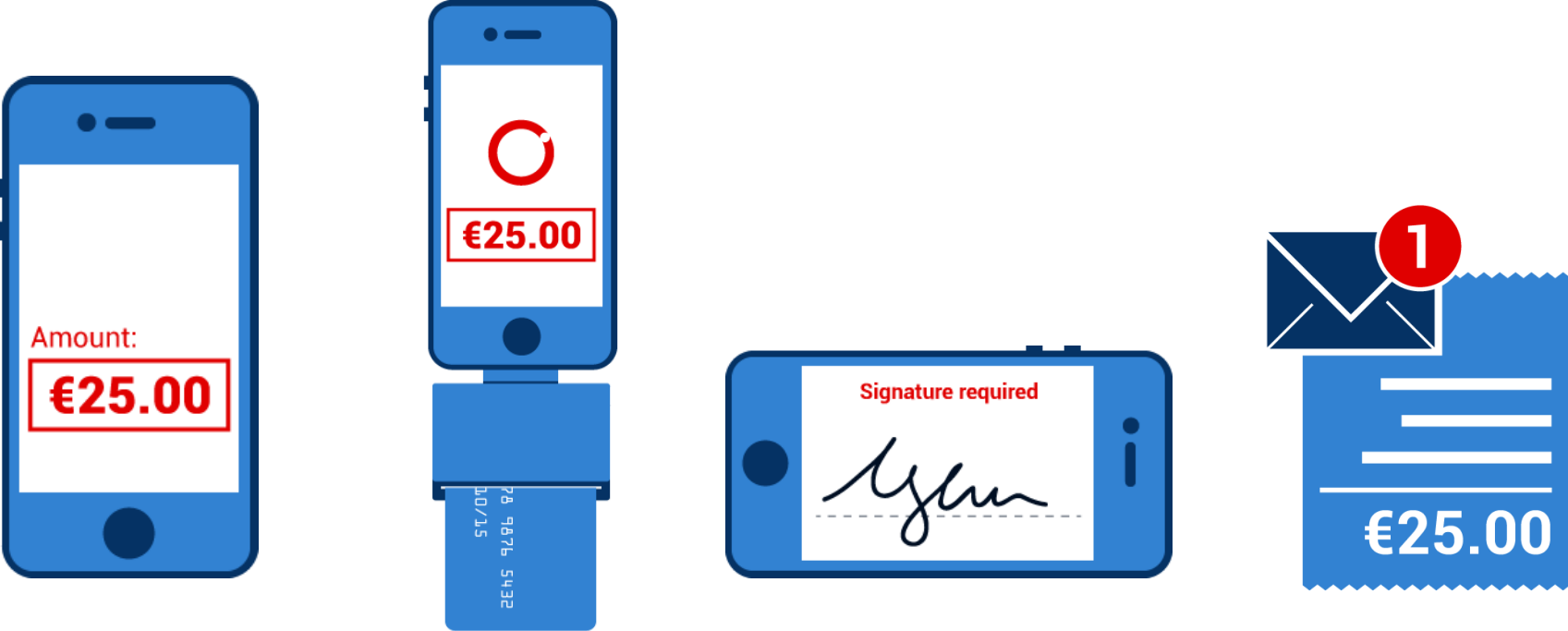POS Application
& Merchant Web
Backend

Merchant Setup
& Support

Certifications,
Licenses,
Compliance &
Risk-Management

Multi language, multi-currency, white-label ready POS and web applications, card reader and packaging.

How it works

| 1. Amount input | 2. Card read out | 3. Signature | 4. Email receipt |

A simple solution: Great for small businesses

– It allows even the smallest merchants to accept payments, wherever and whenever they do business.

– No cash handling: no need for change, no need for cash on hand and no risks involved with storing cash.

– It creates added value for small merchants with real-time analytics, paperless receipts and customer retention tools.

– For customers with no cash on hand, it provides a convenient method of payment without ATM visits.

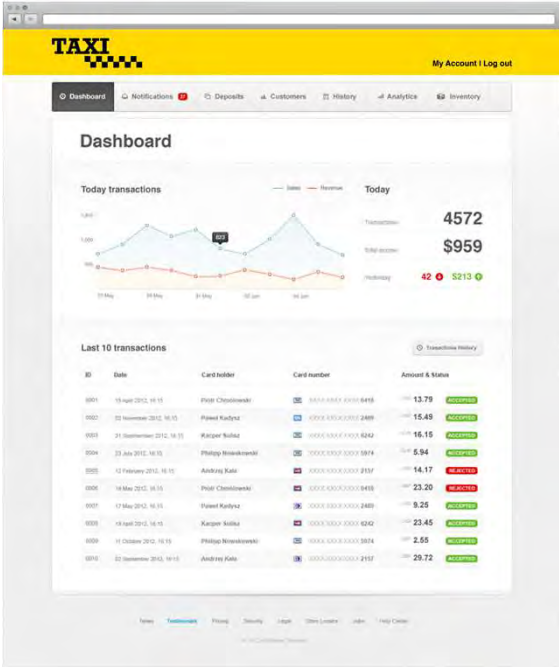– It opens up new customer groups and spontaneous purchase opportunities.
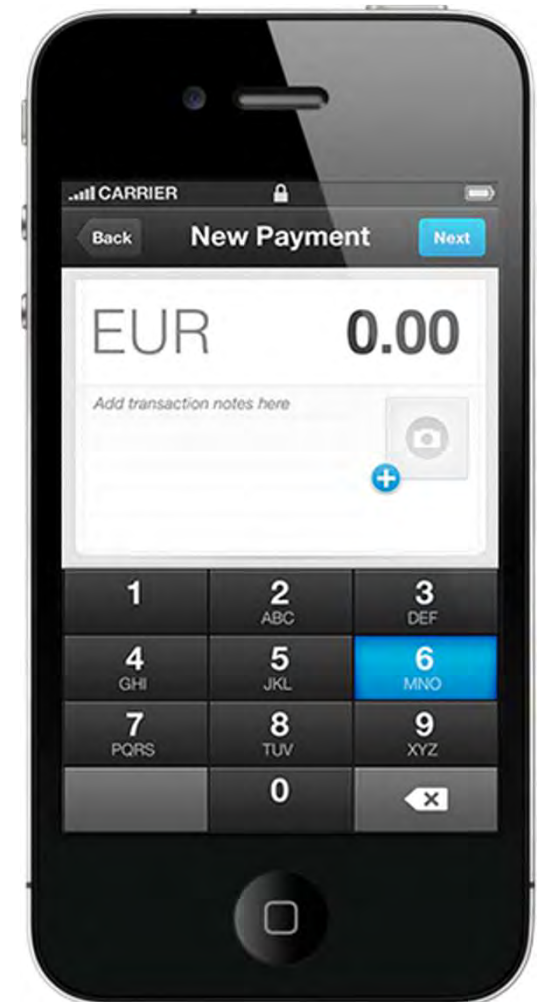
Designed to integrate easily

Readers

Mobile Apps

Web

Wirecard Card Reader Solution

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Covers all platforms

Supports a wide variety of card reader devices

Mag Stripe

– Swipe &
   Signature

**Mag Stripe
(Encrypted)**

– Triple DES

– AES128
   Encryption

– Swipe &
   Signature

Chip

– No PIN pad

– EMV Level 1
   certified

– Triple DES

– AES128
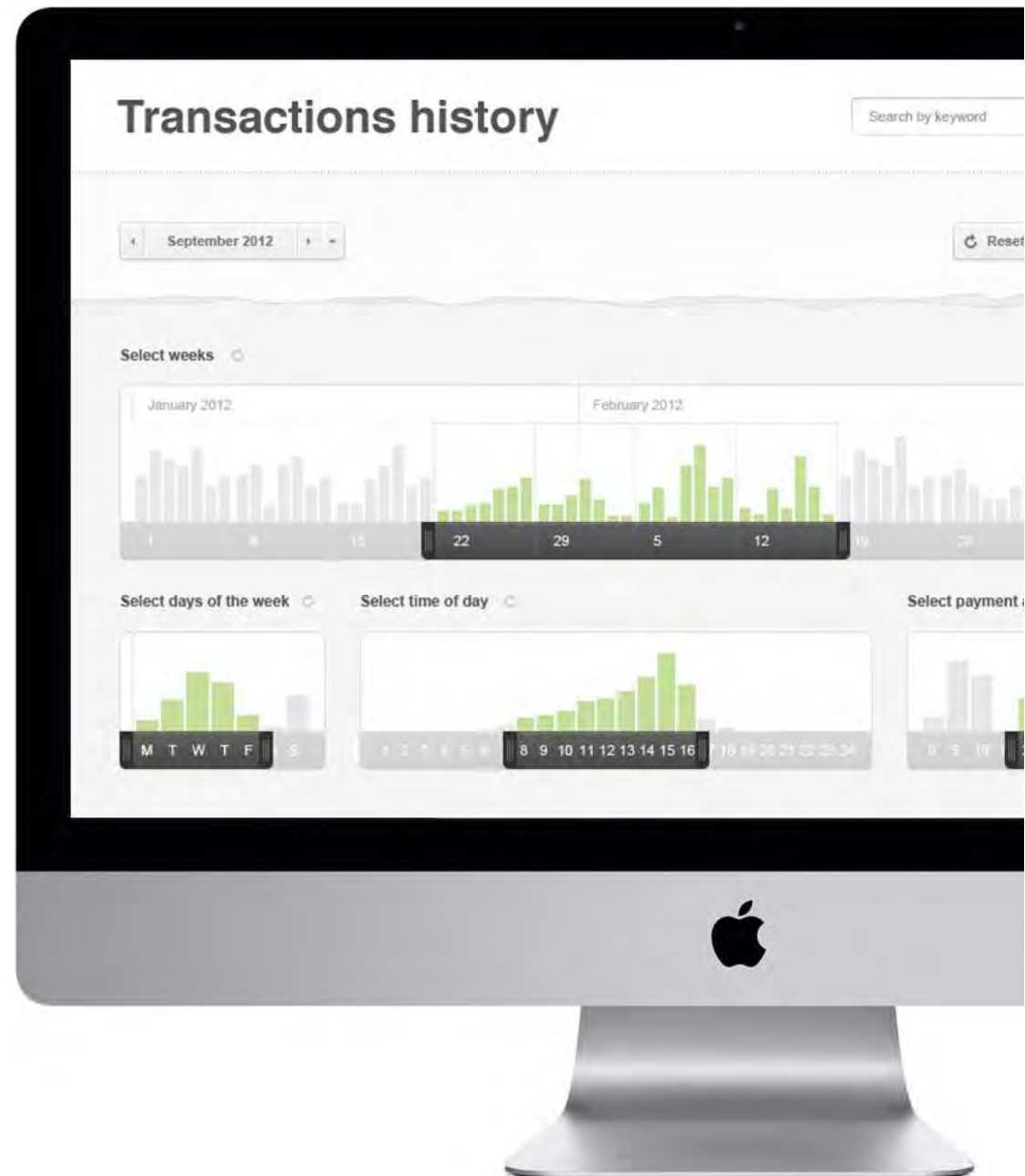   Encryption

– Chip &
   Signature

Chip'n PIN

– EMV Level 1
   certified

– Chip & PIN

– Triple DES

– AES128
   Encryption

Merchant Web Interface

Merchants have access to a powerful but easy to use system:

– Swiftly check past transactions, print receipts, or trigger refunds/cancellations

– Analytics & reporting options offer valuable insights

– Schedule couponing & loyalty campaigns in order to drive customer into your shop

Certified Security

– PCI-DSS certified solution

– End-to-End encryption using DKUPT & industry-strength 3DES directly inside the card reader

– Fallback to SSL and mobile OS encryption if unencrypted card readers are used

– **Cardholder data always protected**

Integrates into existing applications

Software Development Kit

Drop in SDK Library for iOS and Android allows developers to easily integrate card acceptance into their own apps.

```
PAChargeRequest *chargeRequest = [[PAChargeRequest alloc] i
[chargeRequest setReturnURL:@"testApp://chargeResponse" wit
[chargeRequest setAmount:@"14.99"];
[chargeRequest setDescription:@"T-Shirt"];

if (sender == saleButton)
    [chargeRequest setTransactionType:@"sale"];
else if (sender == preAuthButton)
    [chargeRequest setTransactionType:@"preauth"];
else if (sender == voidButton)
    [chargeRequest setTransactionType:@"void"];
else if (sender == refundButton)
    [chargeRequest setTransactionType:@"refund"];

[chargeRequest setEncoded:@"NO"];
[chargeRequest submit];
```

A complete white-label offering

- Complete suite of POS applications
- Choice of card reader devices
- Certification, compliance and licenses
- Merchant relationship management
- Risk- and fraud management
- Call center support

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Mobile Payment

Evolution or Revolution?

Christian von Hammel-Bonten

What is Mobile Payment?

DIRECT CARRIER BILLING	PAYMENT ON MOBILE	MOBILE AT THE POINT OF SALE	CLOSED LOOP MOBILE PAYMENTS	MOBILE AS THE POINT OF SALE	EVERYTHING ELSE
Telling digital merchants to "put it on my bill"	The mobile as just another internet device	The Mobile wallet	The return of the store card: This time, It's mobile	Every smartphone is a cash register	The everything else mobile payment
This is consumers buying ringtones or games or digital content by putting the charges on their cell phone bill.	This is consumers buying digital content or physical products on their phone by using "classical" Internet payment services like cards, or alternative payment methods.	Its paying for things at a store with a mobile device using NFC ("Tap and Go") or some other method (voice modulation, QR codes, Geo-location, Bluetooth, …)	If a company doesn't want to wait for someone else to build a wallet or platform, it can always build on its own. Starbucks did it.	This is merchants using a mobile device to process cards payments. Do not confuse it with mobile wallets they are not the same thing.	This is everything else. Think of it as a catch-all category for products that let consumers send money to other consumers or merchants using a mobiles device. It includes P2P transfers, money remittance, airtime transfer / topup…
Companies: Boku, mopay, Zong (PayPal), …	**Internet payment services:** Wirecard, Cybersource, GlobalCollect, …	**Companies:** Google, ISIS, mpass, Paypal, Turkcell, …	**Companies:** Donkin Donuts, Starbucks	**Companies:** Wirecard, Ingenico, Square, iZettle, Hypercom, ROAM Data, …	**Companies:** Ericcson Money, Obopay, M-Pesa, …

Estimates

– **Juniper Research** (July 2011): Total value of mobile payments for digital and physical goods, money transfers and NFC (Near Field Communications) transactions will reach $670bn by 2015, up from $240bn in 2011.

– **Juniper Research** (June 2011): Global NFC m-payment transactions will be almost US$50 billion worldwide by 2014. 20 countries are expected to launch NFC services in the next 18 months.

– **Yankee Group** (June 2011): There will be 7 million NFC-enabled phones in 2011 growing to 203 million in 2015.

– **Juniper Research** (April 2011): Almost 300 million or 1 in 5 or smartphones worldwide will be NFC-enabled by 2014.

– **Frost & Sullivan** (February 2011): 863 million units or 53 percent of new handsets will be NFC-enabled in 2015. **The total payment value for NFC globally will exceed €110 billion in 2015.**

Source: mobilthinking.com

Wirecard`s Mobile Money Products

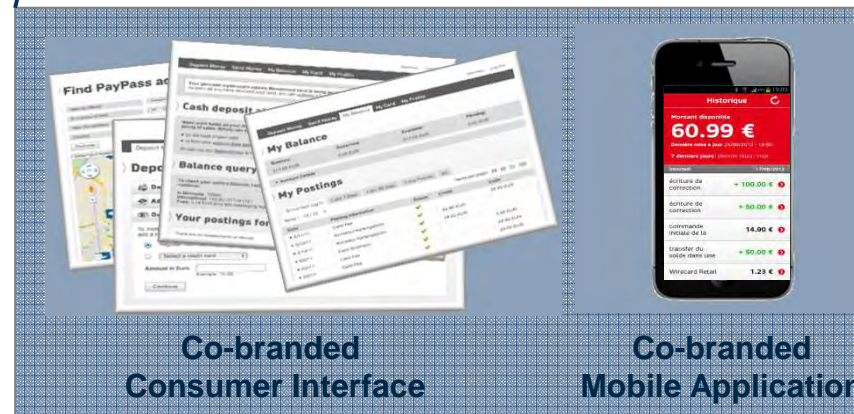| MOBILE SINGLE-USE VIRTUAL CARDS	RELOADABLE GIFT CARDS	CONTACTLESS BRIDGE TECHNOLOGIES	CONTACTLESS MOBILE PAYMENTS
- Internet purchases in emerging markets - Support for USSD, text messages and apps - Optional coupling with prepaid phone balance	- Seamless entry into the payment market - Can be bundled with prepaid phone card - Reloadable with cash at point of sale	- Enables legacy phones for contactless payments - Speeds up rollout of NFC enabled handsets - Operator can rapidly establish payment footprint	- Support for built-in and SIM-based secure elements - OTA provisioning of card data via TSM - Coupling with couponing, loyalty and advertising

Entry Point: Dual-Interface Card or NFC-Sticker

DISCOVERY

– Buy card online or in co-brand partner store
– Pay at Point-of-Sale or Internet

and/or

SERVICES

– Payment transactions & ATM Withdrawals
– View balance and transactions
– Real-time notifications
– Locate next topup store
– Topup prepaid card
– Send Money to other cardholders (Person-2-Person)
– Manage Personal Details

Mobile Payment Projects

(Re-)Evolution to Mobile Wallet

Over-the-provisioning of card into handset

Tap phone to
- pay
- redeem coupons
- retrieve loyalty points
- get receipts

))NFC))

LOYALTY / COUPONING

Merchant   Operator

Tap phones to transfer money
(Person-2-Person transfer)

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Mobile Money Ecosystem

MOBILE DEVICE APPLICATIONS	SIM TOOLKIT	J2ME APPLICATIONS	SMARTPHONE APPS
VALUE ADDED SERVICES	CONTEXTUAL ADVERTISING	LOYALTY PROGRAMS	COUPONING SERVICES

MOBILE WALLET PLATFORM

CUSTOMER DATA MGMT.	KNOW-YOUR CUSTOMER	BALANCE MGMT. (STORED VALUE ACCOUNT)	PEER-TO-PEER	CREDIT FACILITY MANAGEMENT

FINANCIAL SERVICES LICENSE   Real-time straight-through authorization against wallet host.

ISSUING PROCESSING PLATFORM

TRANSACTION AUTH./CLEARING	FRAUD / AML MANAGEMENT	BALANCE MGMT. (STORED VALUE ACCOUNT)	CARD MANAGEMENT	PERSONALI-ZATION

ISSUING LICENSE VISA MasterCard UnionPay 银联

TRUSTED SERVICE MANAGER

POINT OF SALE DEVICES & APPLICATIONS

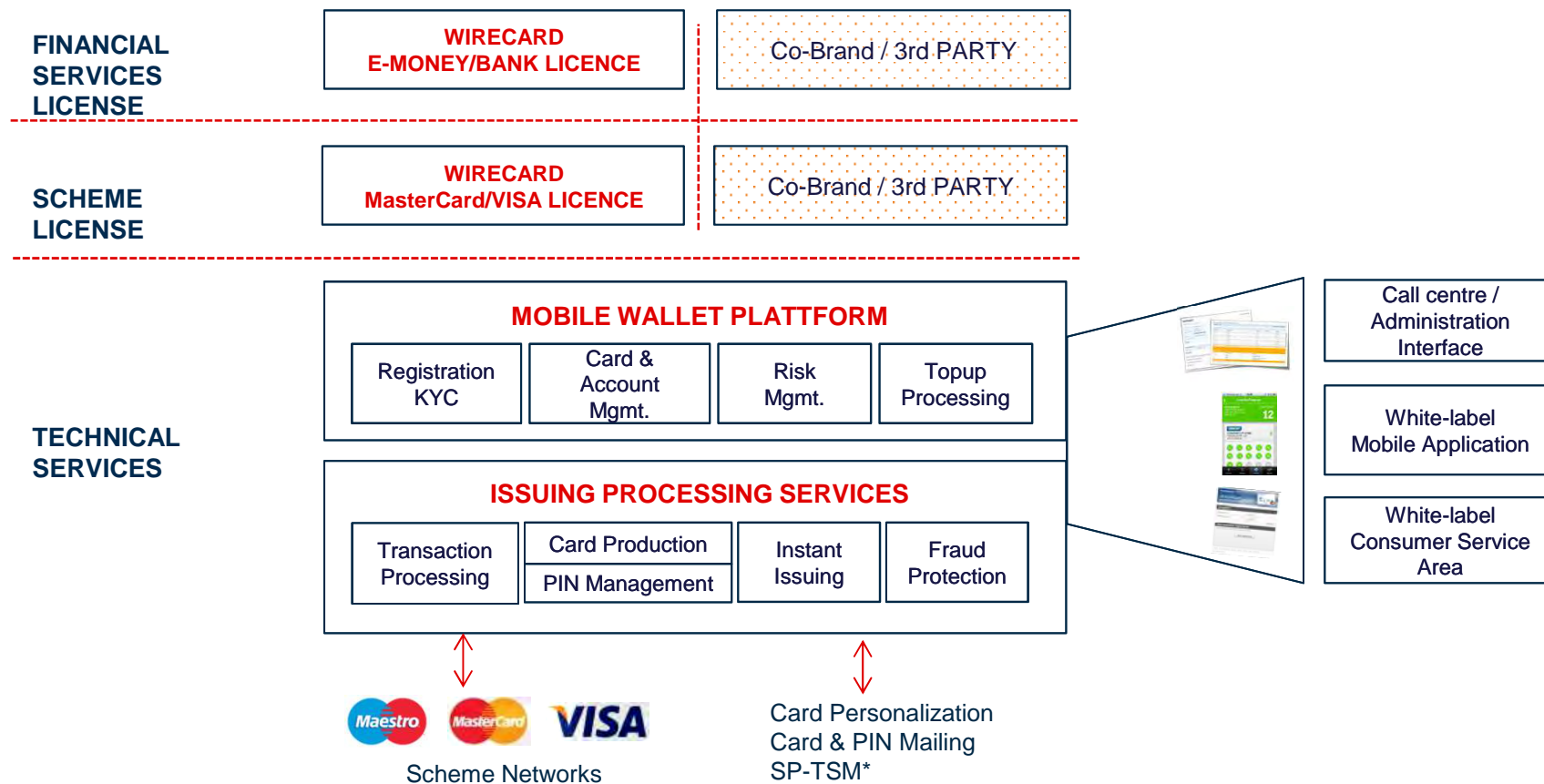| HARDWARE	PAYMENT APPLICATIONS	VALUE ADDED SERVICES

Mobile Application - Value added services
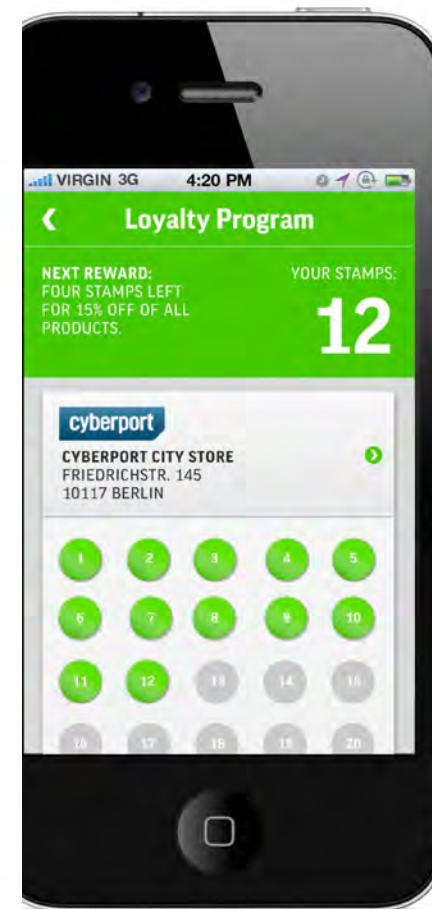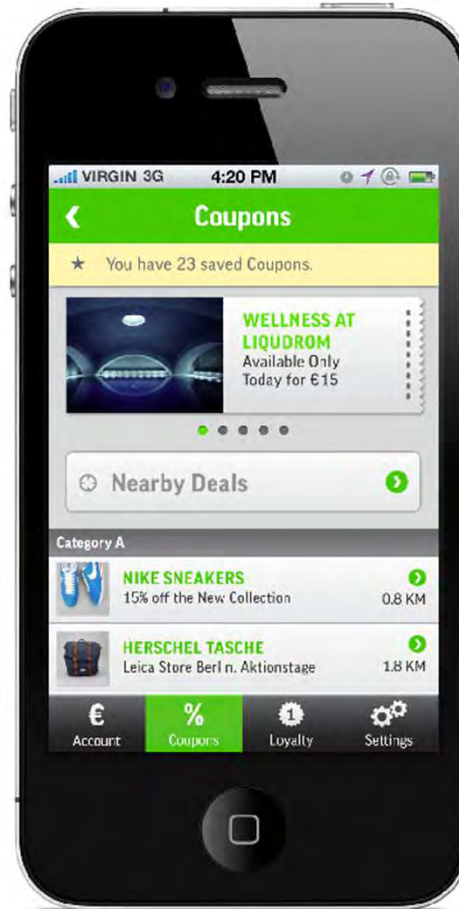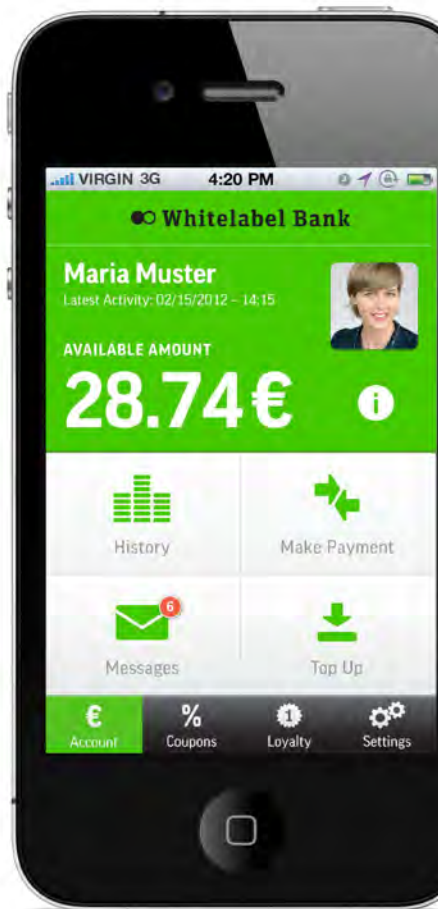
Wirecard provides all ingredients for co-branded mobile wallet programs

FINANCIAL SERVICES LICENSE

| WIRECARD E-MONEY/BANK LICENCE | Co-Brand / 3rd PARTY |

SCHEME LICENSE

| WIRECARD MasterCard/VISA LICENCE | Co-Brand / 3rd PARTY |

TECHNICAL SERVICES

MOBILE WALLET PLATTFORM

| Registration KYC | Card & Account Mgmt. | Risk Mgmt. | Topup Processing |

ISSUING PROCESSING SERVICES

| Transaction Processing | Card Production | Instant Issuing | Fraud Protection |
| | PIN Management | | |

Scheme Networks

Card Personalization
Card & PIN Mailing
SP-TSM*

Call centre / Administration Interface

White-label Mobile Application

White-label Consumer Service Area

*Service Provider – Trusted Service Manager

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Supplier Comparison

	Financial Institutions	Software Companies	Specialist Suppliers	Wirecard
SVA (stored value account) / zero balance account Comprehensive white label software platform, incl. smartphone app, P2P-transfers, central management software		■		■
Regulatory Compliance Pan-European banking license allowing to offer deposit taking and funds transfer services on a certified and audited platform	■			■
Staggered know-your-customer procedure From easy-to-use anonymous / prepaid entry level product up to full bank account incl. overdraft and unlimited transfer capability	■ *			■
Electronic Loading / Top-up Various electronic means of loading/topping-up the mobile wallet, incl. credit cards, direct debit, wire transfer, alternative payments			■	■
Cash Loading / Top-up Ability to load/top-up the mobile wallet with cash at retailers, gas stations			■	■
Issuing of Visa/MasterCard Card (NFC) Ability to issue open loop payment cards in plastic or virtual and on an NFC chip	■			■

*) Most banks do not have the technical capability to support a staggered KYC

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Wirecard AG
Latest developments in Asia

Burkhard Ley, CFO

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Content

1. Overview M&A activities Asia

2. Current status

3. How we succeed in Asia

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1. Overview M&A activities Asia

Acquisitions Asia 2011/2012

Wirecard Processing
(formerly Procard Services)
Dubai January 2011

– Local processing unit for merchants, banks and financial institutions

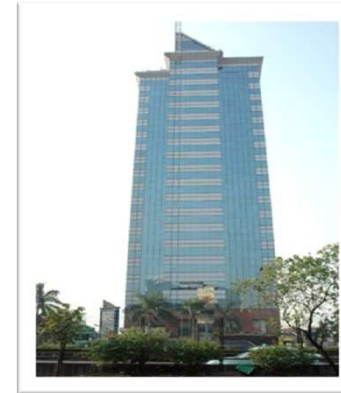– 1st level support of customers within Middle East

Systems@Work
Singapore
December 2011

– Established technology company

– One of the leading payment service providers for merchants and banks in the region
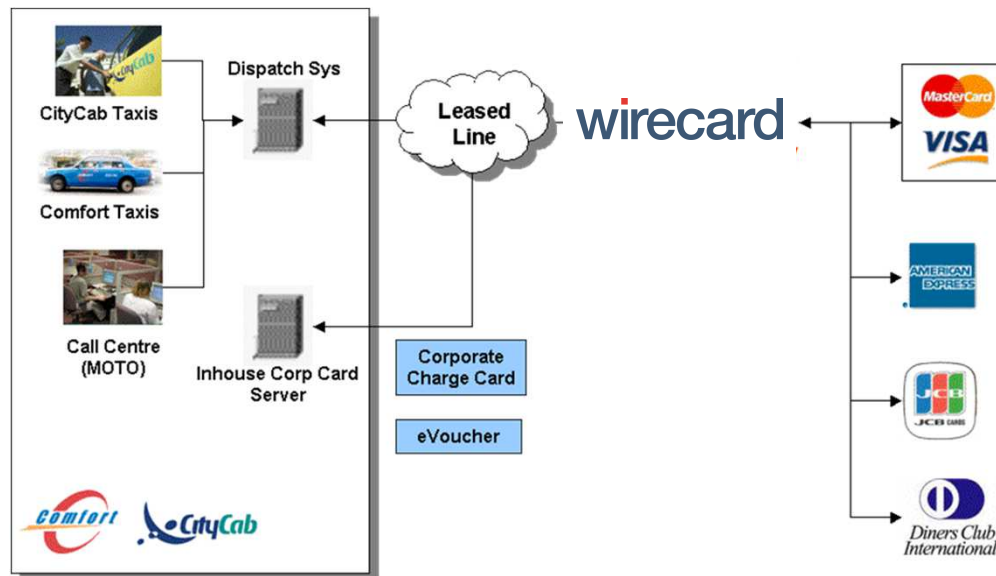
PrimaVista
Jakarta
Expected Closing Q4 2012

– Payment solutions for emerging markets incl. POS, mini- and mobile-ATMs, internet purchases, biometric authentication solutions

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2. Current status

Current status

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Case study Singapore: Taxi Payment Processing

- 15,000 taxis enabled

- Processing for all international cards MC, Visa, Diners, Amex & JCB

- Processing for Taxi Company's internal Cabcharge and eVoucher cards

- Support for call-centre payments

- Customized settlement reconciliation and reporting

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Singapore's Resort World Sentosa: Consolidated Payment Processing

- Processing for hotels, attractions, F&B, retail

- All channels – POS, Mobile, eCommerce, call-centre,

- Full range of payment interactions including Swipe, EMV, contactless, eCommerce, MOTO

- All brands MC, Visa, Amex, JCB, China Unionpay, Diners, Ez-Link

- Customized business rules, reporting, merchant admin access

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 Top-up/reload services

Provision of electronic top-up infrastructure for ez-link prepaid cards

Support for top-up of prepaid cards and mobile NFC wallet

– Formed by Land Transport Authority (LTA) in 2002

– Issuer of Singapore's largest contactless stored value card portfolio (>10 million cards)

– Used for payment on
  – public buses
  – Mass Rapid Transit (MRT) trains
  – Electronic Road Pricing (ERP)
  – Electronic Payment System (EPS) for carparks
  – Selected retail merchants

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3. How we succeed in Asia

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Convergence in emerging markets of Asia

POS

Mobile Payments (E-COM & POS)

E-Commerce

Low PC Internet in developing nations

Long-term growth in m-commerce will come from developing nations where mobile is virtually the only way to access the Internet. (ABI Research).

Technology enabler

Customize new payment applications and work-flows to meet merchants' business requirements without modifications to card acquirers' systems and processes.

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PT PrimaVista Solusi

– Headquartered in Jakarta, Indonesia / approx. 250 employees, > 130.000 deployed terminals

– Customers: leading domestic financial institutions and retailers, international banks

– Innovative POS solutions: Stored Value Contactless Card Solutions

Case Study PT PrimaVista Solusi

– Leading Indonesian bank to use Wirecard payment processing

– Payments with credit cards across multiple channels

– Online, mobile, over-the-counter terminals, MOTO (mail order telephone order)

– Convergence of all sales channels

Flexibility and international expertise in multi-channel payment processing with fraud and risk management experience were key criteria.

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Sales synergies as a priority

1. Established hubs in Dubai and Singapore – and soon Jakarta – providing deep insights into local markets

2. Global gateway for all industries drives scalability

3. Local knowledge transfer e.g. Mobile Payments (EDC-Electronic Device Commerce)

4. Local management experience/ customer support

5. Back-end technology from Munich - 1st level support locally

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Wirecard Asia – a promising future development

*population

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