



Wirecard AG Q3/2006

Interim Report as of
September 30, 2006

wirecard

Key Data

Wirecard Group			Q3 2006	Q3 2005	9M 2006	9M 2005 Pro forma
Total revenues	TEUR		21,371	15,179	57,832	39,276
EBIT	TEUR		4,918	2,922	13,116	6,077
Earnings per share (basic and diluted)	EUR		0.05	0.03	0.16	k.A.
Shareholders' Equity	TEUR		96,694	60,039	96,694	60,039
Total assets	TEUR		159,767	97,605	159,767	97,605
Cash Flow from operating activities	TEUR		3,909	8,722	9,653	k.A.
Employees			372	360	372	360
of whom part-time employees			145	161	145	161

* Due to non-Cash Capital Increase

Segments			Q3 2006	Q3 2005	9M 2006	9M 2005 Proforma
EPRM	Total revenues	TEUR	22,541	14,626	58,874	36,977
	EBIT	TEUR	5,072	3,195	13,709	6,745
CCS	Total revenues	TEUR	1,548	1,301	5,012	4,401
	EBIT	TEUR	(143)	(436)	(567)	(580)
Other	Total revenues	TEUR	0	0	0	0
	EBIT	TEUR	0	13	0	(16)
Consolidation	Total revenues	TEUR	(2,718)	(748)	(6,054)	(2,102)
	EBIT	TEUR	(11)	150	(26)	(72)
Total	Total revenues	TEUR	21,371	15,179	57,832	39,276
	EBIT	TEUR	4,918	2,922	13,116	6,077

Electronic Payment/Risk Management (EPRM)

Call Center & Communication Services (CCS)

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Letter from the CEO

Dear Shareholders:

The successful business trend reported by Wirecard AG continued in the third quarter of fiscal 2006. Compared with the same quarter a year earlier, our operating profit was up by more than 68 percent, to 4.9 million euros. Sales revenues rose by more than 40 percent in the same period, to reach 21.4 million euros. This development proves that Wirecard AG is well on its way to exceeding the growth targets defined for fiscal 2006 as a whole.

There are two essential reasons for the dynamic development of our company in the third quarter: the ongoing high transaction volume in our portfolio customer business as well as our constantly growing customer base. This applies in particular to the market segments of consumer goods and tourism. For instance, we managed to acquire the international hotel chain WORLDHOTELS as a customer for the Wirecard payment platform. Moreover, Wirecard AG succeeded in extending its network of partners and in intensifying existing cooperative ventures, for instance with Ypsilon.Net AG – one of the leading Internet technology service providers for the global travel industry.

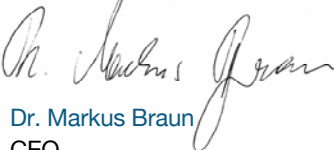
In the third quarter of 2006, we extended our range of services to include a new solution for real-time oriented payment processing between enterprises. The new product from Wirecard AG is based on an automatic issuing system for “virtual credit cards” by Wirecard Bank AG. International payment transfers featuring electronic dispatch of virtual credit card numbers are effected more speedily, more cost-efficiently and more safely than by means of traditional methods.

The strategic potential of the “virtual credit card” has not been exhausted by any means, however. On the contrary: in the next several months, Wirecard AG will launch additional product innovations based on the new technology.

The dynamic growth of our company is attributable to a highly diversified, international customer base as well as a comprehensive product portfolio, fueling our business operations and consolidating our growth on a sustained basis. Apart from the growth rates in sales revenues and EBIT, our listing on the German technology index, TecDAX, can also be seen as an indicator for the dynamic development of Wirecard AG. Our TecDAX listing is a key milestone for Wirecard AG and will continue to boost the attractiveness of our stock even further.

I wish to thank our shareholders, customers and partners for the trust they have placed in Wirecard AG, and I am convinced that we will continue to be successful on our common route in the fourth quarter of 2006 as well.

Berlin / Munich, November 2006



Dr. Markus Braun
CEO

Consolidated Management Report

1. Economic fundamentals, market and industry trends

A. The market for electronic payment systems: EPRM

The core business of Wirecard AG, the market for electronic online payment systems and risk management services, continues to see dynamic development. This is essentially based on the sustained level of growth recorded in Web-based trading. According to the trend study "Webscope" published by the Gesellschaft für Konsumforschung (GfK) in September 2006, more than 7.2 billion euros was spent in online shopping in the first half of 2006 in Germany alone. For the year as a whole, the level of spending is expected to reach about 15 billion euros. Every second German Internet user meanwhile also shops online. In the first half of 2006, per-capita spending by experienced online buyers rose from 304 to 343 euros year-on-year.

According to a release published in August 2006 by comScore, a North American market research institute, in the first half of 2006 worldwide eCommerce spending was up by 20.1 percent year-on-year. According to the report, the travel segment saw a 15 percent increase, with a surge in trading by 25 percent, compared with the same period a year earlier. comScore's expectations for the year as a whole are significantly higher; according to the report, Internet trading alone is to rise by 25 percent worldwide in 2006.

According to the "Web-Tourismus 2006" study by the online service trading under the same name, the German tourism industry recorded 9.45 billion euros in online sales revenues in 2005, up by 37 percent compared with 2004. The tourism market as a whole achieved more than 38 billion euros in sales revenues in 2005 (2004: approx. 35.7 billion euros). The online business is being driven by airline ticket sales and hotel reservations.

Outsourcing on the agenda of large-scale organizations

The Handelsblatt Business Monitor published in the fall of 2006 canvassed German enterprises to find out the reasons for the ongoing trend in the direction of outsourcing complete corporate divisions. 74 percent of the respondents believe that the cost-cutting potential has not been fully exploited yet, and 75 percent perceive a stronger concentration on strategic core divisions as one of the key reasons for outsourcing, followed by the increasing standardization of processes, in turn facilitating further outsourcing projects.

The Wirecard finance platform tracks the essential financial supply chain (FSC) sub-processes and enables payment flows from the offline and online worlds to be bundled as part of all sales and sourcing channels available. The objective of process integration and automation is to maximize the size of individual transactions and to bring about an associated minimization of currency risks as well as administration and processing charges incurred.

Research and practice

In the fall/winter of 2005/06, Wirecard supported the independent research institute 'ibi research' at Regensburg University in creating an online questionnaire, contributing everyday practical expertise in order to use the findings to learn more about the needs and requirements of enterprises in connection with outsourcing financial supply chain sub-processes. The survey conducted from January through February 2006 canvassed Internet merchants in Germany on their assessment of the ePayment market. Early in July 2006, the findings of the until now most extensive study of the German market on the challenges providers face on account of cross-border trading or the selection of payment methods used. The link between science and practice proved its worth, and the project met with a substantial response from the public. The results confirm the experiences gained in our daily operations. Wirecard has made a summary of the study available for download free of charge from its website.

State-of-the-art ePayment-

The dynamic expansion of the Internet as such is viewed as the key mainstay for growth recorded by Wirecard AG, both in portfolio and new customer business. The challenges Wirecard faces essentially are the following:

- Continual expansion of the range of local payment methods and solutions, risk management and call center services with an international reach
- Individually tailored solutions from a single source for select business segments for the processing and control of external and internal payment transactions and related processes, such as fraud prevention, invoicing or cash management services.
- Management of banking relations for processing and settlement of payments and international liquidity management in cooperation with Wirecard Bank AG.
- Development of new card products that enable online shoppers to make secure purchases of merchandise and services on the Internet.
- Standardized solutions for SME merchants.

Industry trend in the quarter under review

In the reporting quarter, Wirecard managed to build on its successes of the first half of the year. Sales volumes of our portfolio customers rose particularly in the market for consumer goods and the tourism industry.

A point worthy of emphasis is the strategic partnership entered into with Truition, an international shop software provider, in the quarter under review. Based on this cooperative venture, several providers were integrated into the Wirecard platform in the course of the third quarter. Other client projects are currently in the implementation phase.

A large number of SME entrepreneurs offering consumer goods via online shops opted in favor of Wirecard in the reporting quarter. The range available includes fishing and sailing equipment, cosmetics and wine trading.

Following the cooperative venture in place with Ypsilon.Net AG since August, the first customer agreements were signed in the reporting quarter. Moreover, in September we succeeded in adding WORLDHOTELS to our platform. Wirecard enables tourism operators to benefit from substantial cost cuts thanks to the fully automated reconciliation of all incoming payments with corresponding travel and/or flight reservations.

In the period under review, the product 'Supplier and Commission Payments' was introduced. This is a new solution for electronic payouts to partners and suppliers, based on automated issuing of "virtual" credit cards by Wirecard Bank AG. Supplier or commission payouts to be transferred internationally (e.g. payment of intermediary commissions by hotels to travel agencies) can be processed and settled by electronic dispatch of single-use, "virtual" credit card numbers for specific transactions.

Development of digital goods in connection with CLICK2PAY

This segment comprises all digital business models that only became possible with the advent of the Internet. These include media portals, vendors of console, PC and online games, telecommunications services as well as the interactive entertainment industry. Each segment of this industry recorded substantial growth rates in the reporting quarter. Our alternative payment system CLICK2PAY caters for the special needs of these industry segments, such as payment guarantees, subscription management and standardized risk management services. C2P is ideal for digital business models, especially those involving users who return on a regular basis.

Wirecard Bank AG

The bank's revenues are assigned to the EPRM segment since there is a close association with the previously described clients and industry segments. The extended range available gives these enterprises numerous new services and clearly makes their daily business easier to transact.

The trend reported by the Wirecard Bank in the third quarter was positive. In the acquiring field, i.e. the allocation of credit card acceptance agreements, many portfolio customers already opted for our new range and now source substantial volumes of their acquirer services directly from the Wirecard Bank. We simultaneously offer our clients business accounts as well as the processing and settlement of direct debit payments.

In terms of sales, we benefited on a sustained basis from the options available in our extensive range of products and services. In fact, it was the symbiosis between a technology provider and a bank that secured considerable competitive leads for our organization.

The VISA Life Card rolled out in the spring of 2006, directly geared to end-customers, managed to record significant additional demand. The special feature of this physical “credit card” is that it is used on a non-borrowing basis only and is suitable both for offline and online payments.

B. Market trend for Call Center & Communication Services: CCS

From a strategic perspective, this segment increasingly supplements our core EPRM business. With multilingual capabilities and extensive experience in such fields as payments, risk and dispute management, the stationary call center in Leipzig supports our business and private customers across the globe, round the clock. In addition to multilingual end-customer relationship management for the CLICK2PAY product, our call center performs key customer services for the Wirecard Bank and ensures qualified customer support for existing and future card products.

Our second business category within the CCS segment performs virtual call center services for professional end-customer support by phone, fax, e-mail and Internet relay chat (IRC). In this field of activity, it was possible to implement additional services with portfolio customers comprising well-known software creators, producers of PC and console games as well as publishing houses.

2. Business performance

For the year 2005, we hereby report that Wirecard Technologies AG (including its subsidiaries) was consolidated as part of the Group effective as of the date of the commercial register entry (March 14, 2005). Accordingly, the pro-forma figures for the first half of 2005 have additionally been included to facilitate a better comparison.

2.1 Revenues and earnings

Sales revenues in the third quarter of 2006 amounted to TEUR 21,371 (previous year: TEUR 15,179), equivalent to an increase of approx. 40 percent. In the first nine months of 2006, Wirecard generated TEUR 57,832 in sales revenues (previous-year period: TEUR 33,892; pro forma: TEUR 39,276).

EBIT in the third quarter came to TEUR 4,918, up by 68 percent on the previous-year figure (TEUR 2,922). The EBIT margin was in the region of 23 percent.

In the first nine months of 2006, Wirecard managed to achieve an operating profit of TEUR 13,116 (previous-year period: TEUR 5,692; pro forma: TEUR 6,077).

2.2 Earnings position

In the quarter under review, TEUR 10,868 (previous year: TEUR 5,608) in gross earnings were generated. Gross earnings in the first nine months of 2006 amounted to TEUR 28,517 (previous year: TEUR 13,986).

Personnel expenditure in the reporting quarter reached TEUR 3,104 (previous year: TEUR 2,236).

Other operating expenses, including third-party services, cost of premises, valuation adjustments to receivables, administrative and distribution costs as well as travel expenses amounted to TEUR 2,856 in the third quarter (previous year: TEUR 1,006).

2.3 Asset and financial situation

Balance sheet and liquidity

Balance-sheet equity of the company in the consolidated financial statements as at September 30, 2006 amounted to TEUR 96,694 (December 31, 2005: TEUR 85,607). This results in an equity ratio of 60.52 percent.

In the third quarter of 2006, Wirecard AG generated a balance-sheet profit of TEUR 4,160 (previous year: TEUR 1,805).

Short-term or current assets as at September 30, 2006 amounted to TEUR 93,111 (December 31, 2005: TEUR 60,131). Trade receivables and other financial assets came to TEUR 53,227, compared with TEUR 51,671 in trade payables. A substantial share is accounted for by receivables from banks that have been integrated into the network of the Wirecard Group and by liabilities to our customers, who provide Wirecard with collateral reserves. These items are also subject to fluctuations between the reference dates for reporting.

09/30/2006	Current assets	TEUR 93,111	=	1.49	
	Current liabilities	TEUR 62,608			
12/31/2005	Current assets	TEUR 60,131	=	1.71	
	Current liabilities	TEUR 35,257			

Ratio of current assets to
current liabilities:

The increase in long-term assets to TEUR 66,656 (December 31, 2005: TEUR 61,475) was the result of the initial consolidation of Wirecard Bank AG as well as of Pro Card Kartensysteme GmbH.

As at the September 30, 2006 reporting date, liabilities to banks amounted to TEUR 4,466 (December 31, 2005: TEUR 6,188).

Net income and earnings per share

In the third quarter, Wirecard achieved 4.2 million euros (previous year: 1.8 million euros) in consolidated earnings after taxes. Within nine months, consolidated earnings came to 11.0 million euros (previous year: 3.5 million euros).

Diluted and undiluted earnings per share, respectively, amounted to EUR 0.05 in the reporting quarter (previous year: EUR 0.03) and to EUR 0.16 (previous year: EUR 0.08) for the first nine months of the year.

3. Segment reporting

3.1 Development of EPRM (Electronic Payment & Risk Management)

In the core EPRM segment, TEUR 22,541 (previous year: TEUR 14,626) in sales revenues were achieved. Sales revenues after the first nine months came to TEUR 58,874, equivalent to a 59 percent rise compared with pro-forma sales revenues of the previous-year period (TEUR 36,977).

Earnings before interest and taxes (EBIT) of this segment amounted to TEUR 5,072 (previous year: TEUR 3,195) in the quarter under review. Within the first nine months of 2006, TEUR 13,709 in EBIT was achieved (previous-year period, pro forma: TEUR 6,745).

The EPRM division comprises all services in the field of payment processing, particularly services performed by the Financial Supply Chain Management (FSCM) software platform, by CLICK2PAY and the Wirecard Bank.

Services in the field of Electronic Payment & Risk Management are rendered primarily by Wirecard Technologies AG, which develops and operates the platform, and by Wirecard (Gibraltar) Ltd. Other companies belonging to the EPRM division are Wirecard Bank AG, CLICK2PAY GmbH and its payment process by the same name, United Payment GmbH as well as Pro Card Kartensysteme GmbH, whose activities are focused especially on the POS (Point of Sale) sector and virtual terminals.

The objects of the enterprise of cardSystems FZ-LLC (which also belongs to the EPRM division) are the distribution of what is known as affiliate products and the performance of services directly associated with the sale of these products.

The remaining foreign branch offices are primarily responsible for the sale of products of the Group as a whole and for the localization of payment solutions.

CLICK2PAY

In the reporting quarter, an increase was recorded both in sales revenues and in the number of new registrations.

On the whole, there was an increased trend in favor of subscription-based business models. More and more merchants are relying on monthly or quarterly once-off payments rather than small individual transactions. Due to the fully automated processing of such business models, CLICK2PAY is benefiting from this trend and managed to further consolidate its position in the market.

3.2 Development of Call Center & Communication Services (CCS)

The stationary call center generates the lion's share of its sales revenues while operating as part of the Group, chiefly in acting as a customer service center of CLICK2PAY and the Wirecard Bank.

Compared with the previous-year period, the CCS segment increased its sales revenues slightly, amounting to TEUR 1,548 (previous year: TEUR 1,301). The extent of the negative operating result improved in reaching -TEUR 143 compared with -TEUR 436 in the previous-year period.

4. Consolidation perimeter

The following wholly owned subsidiaries were consolidated as at the balance-sheet date in the third quarter of 2006:

- InfoGenie Ltd., Windsor, Berkshire (United Kingdom)
- Wirecard (Gibraltar) Ltd., (Gibraltar)
- Click2Pay GmbH, Grasbrunn (Germany)
- Wire Card Beteiligungs GmbH, Grasbrunn (Germany)
- Wirecard Technologies AG, Grasbrunn (Germany)
- United Payment GmbH, Grasbrunn (Germany)
- United Data GmbH, Grasbrunn (Germany)
- cardSystems FZ-LLC, Dubai (United Arabian Emirates)
- Wirecard Bank AG, Grasbrunn (Germany)
- Pro Card Kartensysteme GmbH, Grasbrunn (Germany)

5. Employees

On September 30, 2006, the Wirecard Group had a workforce of 372 employees, 145 of whom were part-timers (previous-year period: 360, including 161 part-time employees).

As at January 1, 2006, there were still 331,738 convertible bonds that had been issued in 2005 by resolution of the Board of Management of May 4/August 26, 2005 and by resolution of the Supervisory Board of August 26, 2005. In the first 9 months of 2006, 85,575 convertible bonds were converted into shares.

In accordance with the resolutions of the annual general meeting, the subscription price for each convertible bond is EUR 1.00. The subscription price was granted by the company to the respective entitled employee as an interest-free loan with a term to maturity to match that of the convertible bonds or until such time as the conversion right is exercised. Details of the subscription terms and conditions were published in the notes to the consolidated financial statements in the 2005 Annual Report.

6. Research & Development

In the period under review expenses in the field of R&D are included predominantly under personnel expenses of programmers/developers with a view to continually adjusting the platform technology.

7. Risk Report

The Board of Management has complied with the duty to establish a suitable early risk detection system by ensuring that appropriate guidelines for suitable control and monitoring instruments are in place for all strategic and operational management functions.

These instruments serve to secure the Company's ongoing business operations and show any dangerous developments at an early stage to enable appropriate countermeasures to be taken to correct such trends. The Board of Management monitors risk management activities and reports to the Supervisory Board on a regular basis.

Please refer to the risk report in the Annual Report for 2005 for more details as there have been no changes in the intervening period of time.

8. Report relating to dependencies

With regard to relations with associated companies in fiscal 2005, reference is made to the detailed statement in the notes in addition, the Board of Management has issued the followings statement:

"Our Company received adequate consideration in respect of all legal transactions listed in the report on relations with associated companies in the circumstances known to us at the time the legal transactions took place. The Company was not adversely affected by any measures adopted or omitted."9. Corporate governance and profit transfer agreement"9. Corporate governance and profit transfer agreement."

9. Corporate governance and profit transfer agreement

On July 19, 2005, Wirecard AG entered into a profit transfer agreement with Wirecard Technologies AG, with Wirecard AG as the controlling shareholder. In

terms of a resolution of August 30, 2005, the annual general meeting consented to this strategy.

In addition, the individual financial statements of Wirecard AG extend to include the corporate governance and profit transfer agreement entered into in 2004 between Wirecard AG – as the controlling enterprise – and Click2Pay GmbH.

10. Changes to the Board of Management and Supervisory Board

There have been no changes to the Board of Management:

- Dr. Markus Braun – Technology (CEO)
- Burkhard Ley – Finance (CFO)
- Rüdiger Trautmann – Sales & Marketing (COO)

There have been no changes to the Supervisory Board.

11. Subsequent report

- On October 5, 2006, Wirecard announced the acquisition of a widely diversified customer portfolio in the field of electronic payment processing. The customer base acquired consists predominantly of Internet providers engaged in eCommerce, the media and the telecommunications sector throughout Europe. Acquisition
- On October 10, 2006, the share of voting rights of Oppenheimer Funds Inc. in Wirecard AG fell below 5 percent and now amounts to 4.9990 percent.
- On October 17, 2006, the share of voting rights of the Massachusetts Mutual Life Company in Wirecard AG fell below 5 percent and now stands at 4.90 percent; this share is to be allocated to the Massachusetts Mutual Life Insurance Company in accordance with § 22 (1) No. 1 of the [German] Securities Trading Act (German acronym: WpHG).
- On October 31, 2006, Wirecard announced that in order to issue shares derived from the company's authorized capital, its common stock is to be increased by EUR 1,300,000.00 into 1,300,000 no-par-value bearer shares, against payment of non-cash capital contributions. The new shares are to be issued to the sellers as partial consideration for the acquisition reported on October 5, 2006 of a diversified customer portfolio by a subsidiary of Wirecard AG.
- On November 14, 2006 the Supervisory Board of Wirecard AG has reconfirmed the contract with CEO Dr. Markus Braun for three years until End of 2009.

12. Outlook

Not only does Wirecard operate in line with the prevailing requirements of the market; the company also shapes these by constantly further developing solutions to ensure efficient electronic payment processing. Accordingly, we consider ourselves a pioneering force for our core industry and will continue to play a vital role in a market that is undergoing consolidation.

Existing business with corporate customers will continually be extended over time. For instance, significant potential is already emerging in linking up payment acceptance services with automated payouts of suppliers.

The vertical industry alignment and regional expansion from Europe to Asia are growth factors that will secure and underpin our future organic growth.

Following the introduction of credit card products by the Wirecard Bank and the continual shift of the CLICK2PAY business model in the direction of the account holder, a clear trend in favor of expanding the consumer business was already evident in the previous reporting quarters.

This trend will continue in the next several months. As a result, direct business relations with consumers will become a second key dimension of the business model of Wirecard AG.

On the whole, Wirecard is benefiting from numerous positive trends, such as the incredibly speedy development of electronic Web-based trading, a rising tendency in favor of outsourcing business processes, the increasingly international nature of trading and a declining number of competitors.

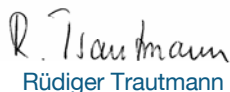
Due to our TecDAX listing, institutional investors have become even more interested in our stock, affirming our status as a powerful, independent solution partner for potential large-scale clients.

Berlin / Munich, November 2006

Wirecard AG


Dr. Markus Braun


Burkhard Ley


Rüdiger Trautmann

Wirecard Stock

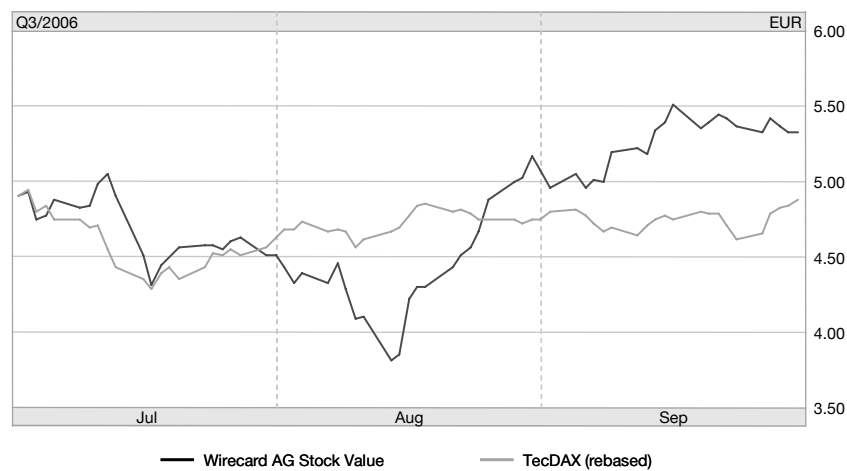
Listing on the TecDAX

In the period under review, a further milestone was achieved. Since September 18, 2006, our shares have been listed on the TecDAX, which tracks the 30 biggest technology enterprises below the DAX that are listed in on the Prime Standard of the Frankfurt Securities Exchange. The decisive factor for the decision by the Indices Workgroup was that on the August 31, 2006 reference date, Wirecard ranked in 20th position in terms of market capitalization and in 22nd position according to stock market sales of its shares.

Share price trend in the quarter under review

Wirecard's stock ended the third quarter in line with the development on the TecDAX reference index, at the same level as at the beginning of the quarter. As at September 30, Wirecard shares were trading at EUR 4.90. In the course of the summer months of July and August, the price trend was volatile, with a quarterly low of EUR 3.80. Only in September did our stock price become more stable, achieving a high of EUR 5.51 thanks to the announcement of the TecDAX listing.

The average daily trading volume of Wirecard stock increased yet again on the second quarter of 2006, to 266,711 shares.



All stock price data
XETRA, FSE

Key figures on Wirecard stock in the period under review

		Q3 2006	Q3 2005
Number of shares (30.09.)		77,933,773	55,408,228
Capital stock	EUR	77,933,773.00	55,408,228.00
Market cap. (30.09.)	mn EUR	382	173*
Stock market price (30.09.)	EUR	4.90	3.12*
Stock market high	EUR	5.51	3.40*
Stock market low	EUR	3.80	2.12*

* Stock prices adjusted according to capital increase financed by company resources

Investor Relations

From the end of August to early September 2006, the Board of Management of Wirecard AG again presented a large number of institutional investors in the course of road shows and investor conferences.

Wirecard shares are currently being monitored by numerous financial analysts. In September 2006, DZ Bank additionally took up the coverage; at present, analysts from the following institutions publish studies on Wirecard:

- Berenberg Bank
- Crédit Agricole Cheuvreux
- DZ Bank
- Sal. Oppenheim
- SES Research
- WestLB

The Board of Management and the Supervisory Board of Wirecard AG undertake to comply with the principles of the German Corporate Governance Code and endorse the principles of transparent and sustained corporate governance. Special measures in this regard are the listing on the Prime Standard and accounting according to IAS/IFRS.

Private investors can obtain all the relevant information on the Internet at www.wirecard.com in the "Investor Relations" section.

Basic information on Wirecard stock

Year established:	1999
Market segment:	Prime Standard
Indices:	TecDAX
Type of equity:	No par value common bearer shares
Stock exchange ticker:	Reuters IGPG.DE, Bloomberg IGP
WKN:	747206
ISIN:	DE0007472060
Authorised capital No. of shares:	77,933,773
Group accounting principles:	Exempting consolidated financial statements acc.IAS/IFRS
End of fiscal year:	Dec., 31
Total common stock as at September 30, 2006:	EUR 77,933,773.00
Beginning of stock market listing:	October 25, 2000
Board of Management:	Dr. Markus Braun CEO Burkhard Ley CFO Rüdiger Trautmann COO
Supervisory Board:	Paul Bauer-Schlichtegroll Alfons Henseler Klaus Rehnig (Vorsitzender)
Shareholders' structure as at September 30, 2006:	9.62% ebs Holding GmbH 8.01% MB Beteiligungsgesellschaft mbH 82.37% Freefloat (incl. 7.83% AVENUE Luxembourg S.A.R.L., 5.45% Fidelity International Ltd sowie 6.42% Oppenheimer Funds)

Consolidated Balance Sheet

Assets	EUR	09/30/2006 EUR	12/31/2006
I. NON CURRENT ASSETS			
1. INTANGIBLE ASSETS			
a) Goodwill		57,160,210.78	49,975,116.26
b) Self-provided intangible assets		62,454.70	137,305.00
c) Other intangible assets		4,574,100.75	4,206,327.20
		61,796,766.23	54,318,748.46
2. TANGIBLE ASSETS			
Property; plant and equipment		733,236.44	929,812.94
3. FINANCIAL ASSETS		4,124,519.98	5,759,164.49
4. TAX ASSETS			
Deferred taxes		1,878.48	467,483.98
TOTAL NON-CURRENT ASSETS		66,656,401.13	61,475,209.87
II. CURRENT ASSETS			
1. INVENTORIES		2,716,848.38	1,233,362.00
2. TRADE RECEIVABLES AND OTHER CURRENT FINANCIAL ASSETS		53,226,702.15	23,269,460.27
3. TAX ASSETS			
Tax refunds		279,411.52	41,746.54
4. OTHER FINANCIAL ASSETS		0.00	0.00
5. CASH AND CASH EQUIVALENTS		36,887,953.20	35,586,820.16
TOTAL CURRENT ASSETS		93,110,915.25	60,131,388.97
TOTAL ASSETS		159,767,316.38	121,606,598.84

EQUITY AND LIABILITIES	09/30/2006 EUR	12/31/2006 EUR
I. SHAREHOLDERS' EQUITY		
1. Subscribed capital	77,933,773.00	62,261,447.00
2. Capital reserve	1,451,386.79	17,080,368.50
3. Consolidated accumulated profits	17,281,935.97	6,238,605.21
4. Currency translation adjustment	26,814.21	26,685.12
TOTAL SHAREHOLDERS' EQUITY	96,693,909.97	85,607,105.83
II. LIABILITIES		
1. CURRENT PROVISIONS		
a) Tax provisions	2,238,546.00	584,546.00
b) Other current provisions	1,347,527.56	1,493,570.89
	3,586,073.56	2,078,116.89
2. OTHER LIABILITIES		
a) Non-current liabilities		
a1) Deferred income taxes	156,172.43	184,216.17
a2) Other non-current liabilities	309,156.50	422,058.75
	465,328.93	606,274.92
b) Current liabilities		
b1) Trade payables	51,671,053.03	26,112,431.40
b2) Interest-bearing bank loans and overdrafts	4,466,352.80	6,188,186.32
	2,884,598.09	878,405.72
	59,022,003.92	33,179,023.44
3. TAX LIABILITIES		
Current tax liabilities	0.00	136,077.76
TOTAL LIABILITIES	63,073,406.41	35,999,493.01
Total shareholders' equity and liabilities	159,767,316.38	121,606,598.84

Q3 2006

Consolidated Income Sheet

	Q3 2006		Q3 2005	
	07/01/2006 09/30/2006	EUR	07/01/2005 09/30/2005	EUR
I. Sales		21,370,876.59		15,178,998.87
II. Increase or decrease in inventories of finished goods, work-in-process, other own work capitalized				
1. Other own work capitalized	0.00		0.00	
2. Increase or decrease in inventories or finished	1,337,380.00	1,337,380.00	(142,250.00)	(142,250.00)
III. Operating expenses				
1. Cost of materials	(11,840,687.58)		(9,429,225.79)	
2. Personnel expenses	(3,103,700.32)		(2,235,815.34)	
3. Amortisation and depreciation	(285,940.31)	(15,230,328.21)	(184,785.23)	(11,849,826.36)
IV. Other operating income and expenses				
1. Other operating income	296,836.04		741,057.18	
2. Other operating expenses	(2,856,485.57)	(2,559,649.53)	(1,006,386.86)	(265,329.68)
Net operating income		4,918,278.85		2,921,592.83
V. Financial result				
1. Financial cost	(106,262.54)		(185,274.76)	
2. Other interest and similar income	133,102.14	26,839.60	33,096.18	(152,178.58)
VI. Profit before taxes		4,945,118.45		2,769,414.25
VII. Income tax		(785,282.70)		(964,629.85)
VIII. Profit after taxes		4,159,835.75		1,804,784.40
IX. Profit carry forward (p.Y.: Loss carry forward)		0.00		0.00
X. Profit capital decrease		0.00		0.00
XI. Consolidated accumulated profits (p.Y.: losses)		4,159,835.75		1,804,784.40
Earnings per share (basic)		0.05		0.03
Earnings per share (diluted)		0.05		0.03
Weight average shares outstanding (basic)		77,910,258		55,408,228
Weight average shares (diluted)		77,982,398		55,528,669

	9 M 2006		9 M 2005	
	01/01/2006 09/30/2006	EUR	01/01/2005 09/30/2005	EUR
I. Sales		57,831,715.95		33,891,984.76
II. Increase or decrease in inventories of finished goods, work-in-process, other own work capitalized				
1. Other own work capitalized	106,516.00		0.00	
2. Increase or decrease in inventories or finished	1,478,297.00	1,584,813.00	29,671.00	29,671.00
III. Operating expenses				
1. Cost of materials	(30,899,932.36)		(19,935,194.55)	
2. Personnel expenses	(8,888,832.75)		(5,669,212.91)	
3. Amortisation and depreciation	(772,976.87)	(40,561,741.98)	(414,813.04)	(26,019,220.50)
IV. Other operating income and expenses				
1. Other operating income	1,559,768.54		1,230,203.45	
2. Other operating expenses	(7,298,311.04)	(5,738,542.50)	(3,440,389.78)	(2,210,186.33)
Net operating income		13,116,244.47		5,692,248.93
V. Financial result				
1. Financial cost	(365,318.92)		(309,762.76)	
2. Other interest and similar income	478,793.05	113,474.13	69,279.15	(240,483.61)
VI. Profit before taxes		13,229,718.60		5,451,765.32
VII. Income tax		(2,186,390.84)		(1,953,804.44)
VIII. Profit after taxes		11,043,327.76		3,497,960.88
IX. Profit carry forward (p.Y.: Loss carry forward)		6,238,605.21		(1,764,342.04)
X. Profit capital decrease		3.00		0.00
XI. Consolidated accumulated profits (p.Y.: losses)		17,281,935.97		1,733,618.84
Earnings per share (basic)		0.16		0.08
Earnings per share (diluted)		0.16		0.08
Weight average shares outstanding (basic)		68,224,641		42,931,262
Weight average shares (diluted)		68,296,781		43,051,703

Q3 2006

Consolidated Cash Flow Statement

	01/01-09/30/2006 EUR	01/01-09/30/2005 EUR
Profit after taxes	11,043,327.76	3,497,960.88
+/- Amortisation/depreciation of non-current assets less goodwill, deferred taxes, changes in currency translation	772,976.87	414,813.04
+/- Impairment charge on goodwill	160,954.00	118,511.96
+/- Increase/decrease in provisions	1,507,956.67	2,916,345.85
+/- Other non-cash-related expenses/income	437,564.76	0.00
-/+ Increase/decrease in current liabilities	(31,678,393.24)	(13,869,853.51)
+/- Increase/ decrease of other liabilities and tax liabilities	27,408,658.99	19,955,484.59
+/- Non cash-related item due to initial consolidation	0.00	(1,955,765.40)
= Cash flow from operating activities	9,653,045.81	11,077,497.41
+ Receipts from disposal of property, plant and equipment	27,661.16	50,297.00
- Payments for investments in property, plant and equipment	(65,041.38)	(605,075.25)
+ Receipts from disposal of intangible assets	75.00	29,214.00
- Payments for investments in intangible assets	(828,176.40)	(3,884,260.54)
- Payments for investments in goodwill	(5,504,496.69)	(2,205,679.89)
+ Receipts from disposal of securities	0.00	342,850.00
- Payments for investments in securities	(210,749.32)	(1,873,012.20)
= Cash flow from investing activities	(6,580,727.63)	(8,145,666.88)
+ Receipts from issuance of share capital	43,344.29	5,603,257.03
+/- Receipts/payments on changes in borrowings	(92,825.00)	490,500.00
= Cash Flow from financing activities	(49,480.71)	6,093,757.03
Net change in cash and cash equivalents	3,022,837.47	9,025,587.56
+/- Adjustments due to currency translation of consolidation items	129.09	5,886.02
+ Cash and cash equivalents as of beginning of period	29,398,633.84	236,924.36
= Cash and cash equivalents as of end of period	32,421,600.40	9,268,397.94
	01/01-09/30/2006 EUR	01/01-09/30/2005 EUR
Additional explanations for the consolidated cash flow statement		
Non-cash related increase in equity	0.00	42,135,788.00
Hereof non-cash capital increase by assets	0.00	42,135,788.00

Consolidated Statement of Changes in Shareholders' Equity

	Common stock			Consolidated accumulated profit and losses EUR	Currency translation adjustment EUR	Total Shareholders' Equity EUR
	Number of shares issued	Nominal value EUR	Capital reserve EUR			
Balance as of Dec. 30 2004	10,533,947	10,533,947.00	1.00	(1,764,342.04)	26,849.99	8,796,455.95
Profit after taxes				3,497,960.88		3,497,960.88
Capital increase by cash	2,738,493	2,738,493.00	2,814,764.03			5,553,257.03
Capital increase by assets	42,135,788	42,135,788.00				42,135,788.00
Contingent capital increase (convertibles)			50,000.00			50,000.00
Changes due to currency translation					5,886.02	5,886.02
Balance as of September 30 2005	55,408,228	55,408,228.00	2,864,765.03	1,733,618.84	32,736.01	60,039,347.88
Balance as of Dec. 31 2005	62,261,447	62,261,447.00	17,080,368.50	6,238,605.21	26,685.12	85,607,105.83
Profit after taxes				11,043,327.76		11,043,327.76
Capital increase by company resources	15,579,036	15,579,036.00	(15,782,864.72)			(203,828.72)
Capital decrease	(3)	(3.00)		3.00		0.00
Contingent capital increase (convertibles)	93,293	93,293.00	153,883.01			247,176.01
Changes due to currency translation					129.09	129.09
Balance as of September 30 2006	77,933,773	77,933,773.00	1,451,386.79	17,281,935.97	26,814.21	96,693,909.97

Principles and methods

The first half year and quarterly financial statements as at September 30, 2006 – like the consolidated annual financial statements as at December 31, 2005 – were prepared in accordance with IAS/IFRS. The notes to the consolidated annual financial statements as at December 31, 2005 also apply accordingly to the present quarterly financial statements. Any departures from the above are explained below. In addition, IAS 34 "Interim Financial Reporting" was applied.

Presentation

The presentation of the balance sheet, income statement and capital flow account is effected in accordance with the consolidated annual financial statements as at December 31, 2005.

Comparability

On account of the initial consolidation of Wirecard Technologies AG only being required to reflect the date of the commercial register entry (March 14, 2005), the comparability of the income statement is restricted.

The same applies to the presentation of the Group's cash flow statement since, in particular, such items as "changes long-lived assets" and "other liabilities and tax liabilities" reflect substantial changes year-on-year following the non-cash capital contribution.

Wirecard Bank AG, Grasbrunn, was consolidated for the first time as at January 1, 2006. In addition, Pro Card Kartensysteme GmbH, Munich, was initially consolidated as part of the Wirecard AG Group effective as of April 1, 2006. Also on account of the initial consolidations of Wirecard Bank AG and Pro Card Kartensysteme GmbH, comparability of the income statement is limited as regards the previous-year quarter and half-year, respectively.

In departure from the quarterly statements until 2005, in which the presentation of the balance sheet, income statement and capital flow account was still affected in line with the rules and regulations of the Frankfurt Stock Exchange, from the quarterly statements for the first quarter of fiscal 2006 onwards, the presentation of the financial elements of the statements has been made in conformity with the consolidated annual financial statements as at December 31, 2005. In the interests of comparability the quarterly figures of the previous year have therefore been adjusted accordingly.

Accounting and valuation methods

In the course of preparing the quarterly financial statements as at September 30, 2006 the same accounting and valuation methods were applied as for the last consolidated annual financial statements (December 31, 2005) and in the previous period under review (January 1, 2005 through September 30, 2005).

Due to internal restructuring measures (mergers) within the Group, historic goodwill values were redefined at the level of cash-generating units. Goodwill, amounting to TEUR 57,321 as at September 30, 2006, relates to the following segments:

	09/30/2006	12/31/2005
	TEUR	TEUR
EPRM	54,854	47,508
CCS	288	458
Other	2,179	2,179
	57,321	50,145
less: Impairment-depreciation	161	170
	57,160	49,975

Wirecard Bank AG was initially consolidated as at January 1, 2006. The purchase was accounted for using the acquisition method. At Wirecard AG, the (initial) capital consolidation as at January 1, 2006 generated TEUR 6,631 in goodwill for Wirecard Bank AG. This goodwill has been assigned to the EPRM division. The operating results of Wirecard Bank AG will be included in the Company's Group earnings figures as of January 1, 2006.

The initial consolidation of Pro Card Kartensysteme GmbH was performed effective as of April 1, 2006. Again, this purchase was accounted for in line with the acquisition method. Within the scope of the initial consolidation, at Wirecard AG TEUR 752 in goodwill was generated for Pro Card Kartensysteme GmbH, which is likewise to be assigned to the EPRM division. The operating results of Pro Card Kartensysteme GmbH will be taken into account in the Group consolidated financial statements of Wirecard AG as of April 1, 2006.

In the quarterly financial statements as at September 30, 2006, the profit transfer agreements between Click2Pay GmbH and Wirecard Technologies AG as dependent companies and of Wirecard AG as the controlling company were taken into account. The profit transfer agreements were registered as early as fiscal 2004 (Click2Pay GmbH) and fiscal 2005 (Wirecard Technologies AG), respectively.

The Company utilizes the balance sheet oriented liability method of accounting for deferred taxes in accordance with IAS No. 12. Under the liability method, deferred taxes are determined according to the temporary differences between the valuation rates of asset and liability items in the consolidated financial statements and the tax balance sheets, as well as taking account of the tax rates in effect at the time the aforesaid differences are reversed. Valuation allowances to deferred tax assets are made if the probability of a tax benefit being realized is below 50% (IAS 12, Paragraph 24).

The consolidated income statement for the period from January 1, 2006 through September 30, 2006 includes income tax expenses amounting to TEUR 2,186. Essentially, these relate to TEUR 438 in utilizations of deferred tax assets and the income tax burden of the Group member companies based on the tax computations for the first nine months 2006.

Trade receivables and other assets reported also extend to include receivables derived from the consolidation perimeter relating to foreign subsidiaries. These companies are not consolidated as they are of minor significance for the Group as a whole. Assets and liabilities of companies within the subgroup of Wirecard AG were consolidated. Likewise, cash and cash equivalents with Wirecard Bank AG were consolidated along with the corresponding liabilities to the extent that these relate to credit balance of the other Group member companies.

Shareholders' Equity

As far as the development of shareholders' equity is concerned, please refer to the consolidated statement of movements in equity capital.

As far as the development of shareholders' equity is concerned, please refer to the consolidated statement of movements in equity capital. The level of subscribed capital amounted to EUR 77,993,773.00 as at September 30, 2006 and is divided up into 77,993,773 no-par value bearer shares with a value based on a notional common stock of EUR 1.00 each. This increase in subscribed capital in relation to the previous year is attributable on the one hand to the subscription of 93,293 new shares effected in June and August 2006 from the Company's contingent capital due to the partial exercise of the right to conversion relating to the convertible bonds. In addition, following the entry in the commercial register of June 19, 2006 a simplified capital reduction of EUR 3.00 was effected in tandem with a capital increase from company funds amounting to EUR 15,579,036.00 by making a withdrawal from the Company's capital reserve.

The change in the capital reserve from TEUR 17,080 to TEUR 1,451 is based on the capital increase from company funds (TEUR 15,579), from the premium on account of new shares being subscribed to in the wake of exercising the right to conversion relating to the convertible bonds (TEUR 154) and from netting the costs of the capital increase with the capital reserve (TEUR 204).

Reporting by segment

In accordance with IAS 14, the companies whose participation certificates are traded publicly are required to publish information (segment revenues, segment expenses, segment earnings, segment assets and segment liabilities) regarding the operational business segments or geographical segments (in each case, cf. IAS 14, paragraph 9) and notes concerning their products and services, locations, as well as main customers.

As in the past, sales revenues are segmented in geographical terms by production locations. In this regard, in addition to the company cardSystems FZ-LLC., the new company Wirecard (Gibraltar) Ltd. is also included under "Other" foreign operations. Moreover, sales revenues are segmented by operational areas as had already been done in the quarterly reports. Distinctions are drawn here between the divisions "Electronic Payment & Risk Management", "Call Center Services" and "Other". In the process, the new company Pro Card Kartensysteme GmbH was assigned to the EPRM segment.

Electronic Payment & Risk Management ("EPRM") represents the biggest and most important segment by far for the Wirecard Group. In this division, all products and services from the comprehensive portfolio of financial services are listed. This segment also extends to include Wirecard Bank AG, which substantially expands the services along the financial supply chain.

Call Center & Communication Services ("CCS") is the segment in which we report the extraordinary value-added depth of our call center activities, with the other products such as after-sales service of our customers and mailing activities also being included as sub-categories.

In the segment "Other", items are listed that cannot be assigned to the classifications of the other divisions indicated above.

	Q3 2006 TEUR	Q3 2005 TEUR	9M 2006 TEUR	9M 2005 TEUR
Regional revenue breakdown				
Germany	15,827	15,767	43,155	34,923
United Kingdom	114	149	363	473
Others	8,148	11	20,368	76
	24,089	15,927	63,886	35,472
Consolidations	(2,718)	(748)	(6,054)	(1,580)
	21,371	15,179	57,832	33,892
Breakdown of total revenues by operating divisions				
Call Center & Communication Services	1,548	1,301	5,012	3,793
Electronic Payment & Risk Management	22,541	14,626	58,874	31,679
Others	0	0	0	0
	24,089	15,927	63,886	35,472
Consolidations	(2,718)	(748)	(6,054)	(1,580)
	21,371	15,179	57,832	33,892
	Q3 2006 TEUR	Q3 2005 TEUR	9M 2006 TEUR	9M 2005 TEUR
Operating result I by operating divisions*				
Call Center & Communication Services	1,022	793	3,035	2,939
Electronic Payment & Risk Management	10,363	4,781	26,030	10,866
Others	0	3	0	220
	11,385	5577	29,065	14,025
Consolidations	(517)	30	(548)	(39)
	10,868	5607	28,517	13,986
	Q3 2006 TEUR	Q3 2005 TEUR	28,517 TEUR	9M 2005 TEUR
Operating result II by operating divisions				
Call Center & Communication Services	(143)	(436)	(567)	(584)
Electronic Payment & Risk Management	5,072	3,195	13,709	6,395
Others	0	13	0	(18)
	4,929	2,772	13,142	5,793
Consolidations	(11)	150	(26)	(101)
	4,918	2,922	13,116	5,692

* Revenues, inventory changes and other own work capitalized minus cost of material.

	09/30/2006 TEUR	12/31/2005 TEUR		
Regional non-current assets				
Germany	72,474	57,304		
United Kingdom	48	92		
Others	3,583	3,776		
	76,105	61,172		
Consolidations	(9,450)	(164)		
	66,655	61,008		
	Q3 2006 TEUR	Q3 2005 TEUR	9M 2006 TEUR	9M 2005 TEUR
Depreciation of intangible assets				
Germany*	131	132	330	223
United Kingdom	0	0	0	0
Others	100	63	299	63
	231	195	629	286
Depreciation arising from consolidation	24	24	71	74
	255	219	700	360
Depreciation of intangible assets				
Germany	78	78	218	151
United Kingdom	8	7	17	23
Others	0	0	0	0
	86	85	235	174
Depreciation arising from consolidation	0	(1)	(1)	(1)
	86	84	234	173
Depreciation of financial assets				
Germany	(1)	0	0	0
United Kingdom	0	0	0	0
Others	0	0	0	0
	(1)	0	0	0
Depreciation arising from consolidation	0	0	0	0
	(1)	0	0	0
Total depreciation and amortisation	340	303	934	533

* incl. Goodwill amortisation, which is shown in the financial results (financial costs).

	Q3 2006 TEUR	Q3 2005 TEUR	9M 2006 TEUR	9M 2005 TEUR
Investments in intangible assets				
Germany	441	2,230	725	2,380
United Kingdom	0	0	0	0
Others	0	3,784	107	3,784
	441	6,014	832	6,164
Investments from consolidation	(2)	(74)	7,384	(74)
	* 439	5,940	8,216	6,090
Investments in tangible assets				
Germany	21	578	65	612
United Kingdom	0	0	0	0
Others	0	0	0	0
	21	578	65	612
Investments from consolidation	0	(7)	0	(7)
	21	571	65	605
Investments in financial assets				
Germany	54	2,173	997	2,173
United Kingdom	0	0	0	0
Others	0	0	0	0
	54	2,173	997	2,173
Investments from consolidation	0	(300)	(786)	(300)
	54	1,873	211	1,873
Total Investments	514	** 8,384	8,492	** 8,200

* thereof: goodwill from the initial consolidation of Pro Card Kartensysteme GmbH (TEUR 751) and Wirecard Bank AG (TEUR 6,631), of which TEUR 1,883 has no impact on cash flows since this sum was already taken into consideration in the cash flow account as early as 2005, when the participation was acquired.

** Investments not effective in payment terms and which were based on the non-cash capital contribution as at March 14, 2005 were not included in the segment calculation. These would have amounted to TEUR 1,077 in intangible assets (thereof TEUR 889 in goodwill); TEUR 445 in tangible assets and TEUR 7,278 in financial assets, which were eliminated within the scope of the initial consolidation of the non-cash capital contribution. All these investments would have been assignable to the region of Germany.

	09/30/2006 TEUR	12/31/2005 TEUR
Regional segment liabilities		
Germany		
1. Provisions	1,774	1,247
2. Other liabilities		
a) Non-current liabilities	309	401
b) Current liabilities		
b1) Trade payables	52,699	33,792
b2) Current financial activities	4,466	6,188
b3) Other current liabilities	23,259	15,033
3. Tax liabilities	0	136
	82,507	56,797
United Kingdom		
1. Provisions	8	5
2. Other liabilities		
a) Non-current liabilities	0	0
b) Current liabilities		
b1) Trade payables	45	85
b2) Current financial activities	0	0
b3) Other current liabilities	144	44
3. Tax liabilities	0	0
	197	134
Others		
1. Provisions	150	318
2. Other liabilities		
a) Non-current liabilities	0	0
b) Current liabilities		
b1) Trade payables	21	280
b2) Current financial activities	0	0
b3) Other current liabilities	4,205	3,875
3. Tax liabilities	0	0
	4,376	4,473
	87,080	61,404
Consolidations	(24,163)	(25,405)
Total regional segment liabilities	62,917	35,999

	09/30/2006 TEUR	12/31/2005 TEUR
Segment liabilities by operational divisions		
Call Center & Communication Services		
1. Provisions	830	300
2. Other liabilities		
a) Non-current liabilities	309	401
b) Current liabilities		
b1) Trade payables	533	8,460
b2) Current financial activities	0	0
b3) Other current liabilities	894	351
3. Tax liabilities	0	0
	2,566	9,512
Electronic Payment & Risk Management		
1. Provisions	1,102	1,270
2. Other liabilities		
a) Non-current liabilities	0	0
b) Current liabilities		
b1) Trade payables	52,232	25,697
b2) Current financial activities	4,466	6,188
b3) Other current liabilities	26,714	18,601
3. Tax liabilities	0	136
	84,514	51,892
Others		
1. Provisions	0	0
2. Other liabilities		
a) Non-current liabilities	0	0
b) Current liabilities		
b1) Trade payables	0	0
b2) Current financial activities	0	0
b3) Other current liabilities	0	0
3. Tax liabilities	0	0
	0	0
	87,080	61,404
Consolidations	(24,163)	(25,405)
Total segment liabilities by operational divisions	62,917	35,999

Employees

As at September 30, 2006 the Group workforce including the Board of Management comprised 227 employees. 145 of whom were employed part-time, 4 of whom as apprentices.

The employees were engaged in the following functions:

	09/30/2006
Board of Management	3
Distribution	66
Administration	54
Customer Service	194
Research and Development	55
Total	* 372

* 145 of whom part-time employees

Berlin / Munich, November 2006

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Wirecard AG

Translation

The German wording of the Interim Report for the third quarter 2006 is the final and binding version.

Financial Calendar

Please visit our website -
Here you find all the news and events at the Investor Relations-section.

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