# Agenda

<table>
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<th>Section</th>
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<tr>
<td>1</td>
<td>Results, Company and Stock</td>
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<tr>
<td>2</td>
<td>Growth Drivers, Trends and Outlook 2010</td>
</tr>
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<td>3</td>
<td>Financial Data</td>
</tr>
</tbody>
</table>
Results
9 Months of Fiscal 2010

<table>
<thead>
<tr>
<th>Results 9 Months</th>
<th>2010</th>
<th>2009</th>
<th>Change in %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues</td>
<td>EUR</td>
<td>mn</td>
<td></td>
</tr>
<tr>
<td></td>
<td>194.7</td>
<td>163.7</td>
<td>19%</td>
</tr>
<tr>
<td>EBITDA</td>
<td>EUR</td>
<td>mn</td>
<td></td>
</tr>
<tr>
<td></td>
<td>52.7</td>
<td>43.6</td>
<td>21%</td>
</tr>
<tr>
<td>EBIT</td>
<td>EUR</td>
<td>mn</td>
<td></td>
</tr>
<tr>
<td></td>
<td>48.5</td>
<td>40.7</td>
<td>19%</td>
</tr>
<tr>
<td>Earning after taxes</td>
<td>EUR</td>
<td>mn</td>
<td></td>
</tr>
<tr>
<td></td>
<td>40.5</td>
<td>33.3</td>
<td>22%</td>
</tr>
<tr>
<td>Cash flow (adjusted)</td>
<td>EUR</td>
<td>mn</td>
<td></td>
</tr>
<tr>
<td></td>
<td>38.5</td>
<td>33.9</td>
<td>14%</td>
</tr>
<tr>
<td>Earnings per share (diluted)</td>
<td>EUR</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>0.40</td>
<td>0.33</td>
<td>21%</td>
</tr>
</tbody>
</table>

Guidance 2010  Forecast specified: EBITDA between 72 and 75 million euros
Company

Highlights 9 Months of 2010

Various new customer relationships

- DB Vertriebs GmbH, a Deutsche Bahn subsidiary
- Channel21, Germany’s third largest tele-shopping TV station
- Destinations of the World, a leading B2B travel industry wholesaler
- Olsenfashion.com, a Germany-based fashion company
- Switzerland Travel Centre, official vacation agent of Swiss Tourism
- Travel Republic, one of the largest online travel portals in Europe
- redcoon, online specialist discounter for electrical and electronic appliances
- L’TUR, the European market leader for Last Minute-Travel
- Transhotel, one of the largest European B2B hotel platforms
Company

Highlights 9 Months of 2010

Sales or strategic cooperations

- Metro Deutschland, Lekkerland (Convenience wholesaler), ICP Companies
- Diners Club and Discover acquiring licence

Adjustments/ broadening of product lines (examples)

- B2B credit status checks via Bürgel
- Risk management: the Fraud Prevention Suite
- Issuing: new prepaid card mywirecard 2go Visa a reloadable Visa prepaid card

Extension of distribution activities

- To strenghten strategic market position in the retail/ POS-segment for own prepaid cards and co-branded products (giftcards and prepaid cards)

Asian expansion to continue
Key Figures

> 11,000 corporate customers from various industries

500 employees

120 transaction currencies

85 payment and risk management solutions

9,1 billion euros in transaction volume (as at September 30, 2010)
Company

Integrated Business Model

Merchant

Payment Service Provider (PSP)

Bank Services

- Payment Processing
- Risk Management (Fraud Prevention, Credit Rating, Data Cleansing)
- Issuing Processing (Card & Account Mgmt.)
- Financial Reconciliation

- Acquiring and Issuing
- Corporate and private bank accounts
- Banking /Financial Services

- Acquiring Banks & Issuing Processors
- Credit Agencies & Bureaus
- 3rd Party Fraud Protection Services

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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

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
Company

Unique Approach

Software technology meets banking products

**Software as a basis**
- Business Process Outsourcing (BPO) “electronic payments“
- Payment gateway (incl. risk management) combined with acquiring/banking services as a package

**International service offering**
- All services via a single platform
  - Branch- and customer-specific solutions for globally oriented merchants
  - Supplementary banking services such as corporate accounts or currency management
  - Industry-specific risk management solutions
  - Online-oriented acquiring bank services (e.g. 15 payout currencies)

**Innovative “hybrid” solutions**
- Combining software knowledge and bank products
- B2B: virtual credit card platform for Supplier and Commission Payments (SCP)
- B2C: Card products addressing the growth market “prepaid” – fully online registration process in more than 30 European countries (virtual or physical card)
  > www.mywirecard.com
Diversified Customer Portfolio – Various Industries

After the first nine months of 2010 the transaction volume* amounted to 9.1 billion euros (+21% yoy) and is allocated as at the end of the 3rd quarter 2010 to the individual target industry segments as follows:

- **Travel & Tourism**
  - Airlines
  - Hotels
  - Travel Sites
  - Travel Agents
  - 20.4%

- **Digital Goods**
  - Sports Betting
  - Poker / Casino
  - Downloads (Music / Software)
  - Games
  - Communities
  - 35.1%

- **Consumer Goods**
  - Mail Order / TV-Shopping
  - Brick and Mortar Shops
  - Direct Sales / Distribution
  - 44.5%

*Transaction volume in connection with financial services as well as the acceptance and issuing of means of payment by industry
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: 11.40 EUR
Year Low 2010: 5.07 EUR
Closing Price (Xetra) Nov. 16, 2010: 10.38 EUR
Market Cap. Nov. 16, 2010: 1,057 bn EUR
Wirecard Stock
Shareholder Structure | November 18th, 2010

*92.40% Free float in accordance with Deutsche Börse regulations

MB Beteiligungsgesellschaft mbH
7.6% (DE)

*Jupiter Asset Management Limited
6.26% (UK)

*Alken Fund SICAV (vormals Vauban 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)
Agenda

1. Results, Company and Stock
2. Growth Drivers, Trends and Outlook 2010
3. Financial Data
Growth Drivers
eCommerce

The Internet has become established as a distribution channel worldwide.

- In 2010, Europe‘s B2C-online commerce volume is expected to reach 150 bn euros.
- Nearly 2 billion people worldwide with access to the Internet. (Internet WorldStats, June 2010)
- Year-on-year growth of ~11% 2009 to 2014 within 17 European countries (Forrester)
- The shift from stationary business to the Internet continues
- Shifting of non-real-time payment methods to real-time payment schemes (credit and debit cards).
- e.g. Germany accounts for ~20% of the European online travel volume. (PhoCusWright 2009)
Wirecard Strategy

Key Operative Measures

Cross-/ Up-Selling
- Potential in current customer portfolio
  - Up-selling of risk management, banking services and card products
  - Additional revenues from interest income or currency and cash management for merchants

New Customers
- By direct sales and partners
  - Wirecard as a European partner for companies in Asia and the Americas
  - Wirecard Bank as an acquiring partner for European payment services providers

Asia
- As key growth market for the future
  - Further expansion of Wirecard Asia Pacific/ E-Credit Group Singapore
  - Extension of business relations with local bank and processing partners
mywirecard 2go Visa
Issuing@wirecard

Visa and MasterCard prepaid cards on the rise

- Giftcard loadable up to 150 euros / Load levels (EUR): 25, 50, 100, 150
- Reloadable upon internet registration up to 2500 euros per year
- Increasing availability at convenience stores and petrol stations all over Germany – partnerships with wholesalers
- All products of mywirecard.com platform are reloadable at POS: mywirecard Prepaid MasterCard (virtual and classic) and mywirecard 2go Visa

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Outlook 2010

Strategy and Objectives

Guidance 2010: EBITDA between EUR 72 to 75 mn

**Strategic Objectives**

- **Growth strategy** relying on organic growth in our target markets of Europe and Asia.

- **Product development measures** coordinated in accordance with our existing product lines: online banking-based payment processes and debit-based methods, card-based payment methods, alternative payment methods, risk management and fraud prevention as well as issuing (card products) and co-branding projects.

- Continuous leveraging of up-/ cross-selling potential of Wirecard Bank and technology innovations
## Agenda

1. Results, Company and Stock
2. Growth Drivers, Trends and Outlook 2010
3. Financial Data
## Financial Data

### Key Figures 9 months 2009/2010

<table>
<thead>
<tr>
<th></th>
<th>In TEUR</th>
<th>9 months 2009</th>
<th>9 months 2010</th>
<th>Change in %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales revenues</td>
<td></td>
<td>163,694</td>
<td>194,704</td>
<td>+19%</td>
</tr>
<tr>
<td>EBITDA</td>
<td></td>
<td>43,645</td>
<td>52,704</td>
<td>+21%</td>
</tr>
<tr>
<td>EBIT</td>
<td></td>
<td>40,688</td>
<td>48,522</td>
<td>+19%</td>
</tr>
<tr>
<td>Profit after Taxes</td>
<td></td>
<td>33,259</td>
<td>40,548</td>
<td>+22%</td>
</tr>
<tr>
<td>EPS*</td>
<td></td>
<td>0.33</td>
<td>0.40</td>
<td>+21%</td>
</tr>
<tr>
<td>Operating Cash flow**</td>
<td></td>
<td>33,888</td>
<td>38,493</td>
<td>+14%</td>
</tr>
<tr>
<td>Shareholders’ Equity</td>
<td></td>
<td>232,560</td>
<td>276,365</td>
<td>+19%</td>
</tr>
<tr>
<td>Total Equity and Liabilities</td>
<td></td>
<td>493,200</td>
<td>516,375</td>
<td>+5%</td>
</tr>
<tr>
<td>Employees – annual average</td>
<td></td>
<td>468</td>
<td>495</td>
<td>+6%</td>
</tr>
<tr>
<td>thereof full-time employees</td>
<td></td>
<td>345</td>
<td>367</td>
<td>+6%</td>
</tr>
<tr>
<td>thereof part-time employees</td>
<td></td>
<td>123</td>
<td>128</td>
<td>+4%</td>
</tr>
</tbody>
</table>

* 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 EBIT Growth 9 months 2009/2010

<table>
<thead>
<tr>
<th>Category</th>
<th>9M 2009</th>
<th>9M 2010</th>
<th>Incr./Decr.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales</td>
<td>163,694</td>
<td>194,704</td>
<td>+19%</td>
</tr>
<tr>
<td>Cost of materials</td>
<td>120,049</td>
<td>142,000</td>
<td>+18%</td>
</tr>
<tr>
<td>Incr./Decr. of invent. and own work capitalized</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personnel expenses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other operating expenses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other operating income</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EBITDA</td>
<td>43,645</td>
<td>52,704</td>
<td>+21%</td>
</tr>
</tbody>
</table>

in TEUR

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# Financial Data

## Consolidated Income Statement after 9 months 2009/2010

<table>
<thead>
<tr>
<th>in TEUR</th>
<th>9 months 2009</th>
<th>of Sales</th>
<th>9 months 2010</th>
<th>of Sales</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales</td>
<td>163,694</td>
<td></td>
<td>194,704</td>
<td></td>
</tr>
<tr>
<td>Own work capitalized</td>
<td>3,378</td>
<td></td>
<td>4,157</td>
<td></td>
</tr>
<tr>
<td>Cost of materials</td>
<td>(91,449)</td>
<td>56%</td>
<td>(107,775)</td>
<td>55%</td>
</tr>
<tr>
<td>Personnel expenses</td>
<td>(19,276)</td>
<td>12%</td>
<td>(21,265)</td>
<td>11%</td>
</tr>
<tr>
<td>Depreciation</td>
<td>(2,956)</td>
<td>2%</td>
<td>(4,182)</td>
<td>2%</td>
</tr>
<tr>
<td>Other operating expenses</td>
<td>(15,719)</td>
<td>10%</td>
<td>(18,114)</td>
<td>9%</td>
</tr>
<tr>
<td>Other operating income</td>
<td>3,016</td>
<td></td>
<td>997</td>
<td></td>
</tr>
<tr>
<td><strong>Net operating income</strong></td>
<td><strong>40,688</strong></td>
<td><strong>24.9%</strong></td>
<td><strong>48,522</strong></td>
<td><strong>24.9%</strong></td>
</tr>
<tr>
<td>Financial results</td>
<td>(526)</td>
<td></td>
<td>(461)</td>
<td></td>
</tr>
<tr>
<td>Income tax</td>
<td>(6,903)</td>
<td></td>
<td>(7,513)</td>
<td></td>
</tr>
<tr>
<td><strong>Profit after taxes</strong></td>
<td><strong>33,259</strong></td>
<td></td>
<td><strong>40,548</strong></td>
<td></td>
</tr>
<tr>
<td>Diluted earnings per share</td>
<td></td>
<td></td>
<td>0.33</td>
<td>0.40</td>
</tr>
</tbody>
</table>
Financial Data

Financial comments

**Income tax expenses after 9 months 2009/2010**

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

<table>
<thead>
<tr>
<th>in TEUR</th>
<th>9 months 2009</th>
<th>in % of profit before taxes</th>
<th>9 months 2010</th>
<th>in % of profit before taxes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings before taxes</td>
<td>40,162</td>
<td>(17.2)%</td>
<td>48,061</td>
<td>(15.6)%</td>
</tr>
<tr>
<td>Taxes on income and profit</td>
<td>(6,903)</td>
<td>(17.2)%</td>
<td>(7,513)</td>
<td>(15.6)%</td>
</tr>
<tr>
<td>thereof impact from deferred taxes</td>
<td>(2,936)</td>
<td>(2,582)*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>thereof actual income taxes</td>
<td>(3,967)</td>
<td>(9.9)%</td>
<td>(4,931)</td>
<td>(10.3)%</td>
</tr>
</tbody>
</table>

* Including outside basis differences (tax income) in the amount of EUR 684K in Q2/2010 and including tax loss carried forward differences (tax expenses) in the amount of EUR 317K in Q3/2010
Financial Data

Companies per operational areas

Payment Processing & Risk Management (PP&RM)
- Wirecard AG
- Wirecard Technologies AG
- Wirecard (Gibraltar) Ltd.
- Wirecard Payment Solutions Holdings Ltd.
- Click2Pay GmbH
- Wirecard Retail Services GmbH
- Wirecard Central Eastern Europe GmbH
- E-Credit Plus Pte. Ltd. Group

Acquiring & Issuing (A&I)
- Wirecard Bank AG

Call Center & Communication Services (CC&CS)
- Wirecard Communication Services GmbH
Financial Data

Sales per operating divisions after 9 months 2009/2010
Financial Data

EBITDA per operating divisions after 9 months 2009/2010

<table>
<thead>
<tr>
<th>Division</th>
<th>9M 2009</th>
<th>9M 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment Processing &amp; Risk Management</td>
<td>30,257</td>
<td>34,589</td>
</tr>
<tr>
<td>Acquiring &amp; Issuing</td>
<td>13,332</td>
<td>17,963</td>
</tr>
<tr>
<td>Call Center &amp; Communication Services</td>
<td>56</td>
<td>152</td>
</tr>
<tr>
<td>EBITDA before Consolidation</td>
<td>43,645</td>
<td>52,704</td>
</tr>
<tr>
<td>Consolidation</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>EBITDA</td>
<td>43,645</td>
<td>52,704</td>
</tr>
</tbody>
</table>

in TEUR
Financial Data
Balance Sheet as of Sept. 30, 2010 / June 30, 2010

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>06/30/2010</th>
<th>09/30/2010</th>
<th>EQUITY AND LIABILITIES</th>
<th>06/30/2010</th>
<th>09/30/2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>NON-CURRENT ASSETS</td>
<td></td>
<td></td>
<td>SHAREHOLDERS´ EQUITY</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Goodwill</td>
<td>235,152</td>
<td>222,106</td>
<td>262,720</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Deferred tax assets</td>
<td>101,340</td>
<td>101,340</td>
<td>254,644</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Self-provided intangible assets</td>
<td>3,052</td>
<td>1,274</td>
<td>1,406</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Other intangible assets</td>
<td>14,394</td>
<td>15,497</td>
<td>1,731</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Customer-relationships</td>
<td>50,008</td>
<td>49,729</td>
<td>125,597</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Other assets*</td>
<td>53,045</td>
<td>41,073</td>
<td>6,863</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CURRENT ASSETS</td>
<td>282,212</td>
<td>294,269</td>
<td>4,545</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Trade receivables</td>
<td>99,207</td>
<td>99,162</td>
<td>6,636</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Cash and cash equivalents *</td>
<td>182,290</td>
<td>194,715</td>
<td>101,376</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Other</td>
<td>715</td>
<td>392</td>
<td>13,126</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total ASSETS</td>
<td>517,364</td>
<td>516,375</td>
<td>Total EQUITY and LIABILITIES</td>
<td>517,364</td>
<td>516,375</td>
</tr>
</tbody>
</table>

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 34,624K year-on-year.
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