Agenda

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

### 6 Months of Fiscal 2010 / 2009

<table>
<thead>
<tr>
<th></th>
<th>6M 2010</th>
<th>6M 2009</th>
<th>Change in %</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Results 6 Months</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Revenues</td>
<td>EUR mn</td>
<td>123.8</td>
<td>103.6</td>
</tr>
<tr>
<td>EBITDA</td>
<td>EUR mn</td>
<td>33.5</td>
<td>27.4</td>
</tr>
<tr>
<td>EBIT</td>
<td>EUR mn</td>
<td>30.9</td>
<td>25.6</td>
</tr>
<tr>
<td>Earning after taxes</td>
<td>EUR mn</td>
<td>26.8</td>
<td>20.3</td>
</tr>
<tr>
<td>Cash flow (adjusted)</td>
<td>EUR mn</td>
<td>26.4</td>
<td>22.2</td>
</tr>
<tr>
<td>Earnings per share (diluted)</td>
<td>EUR</td>
<td>0.26</td>
<td>0.20</td>
</tr>
</tbody>
</table>

**Guidance 2010**: EBITDA in a bandwidth between 70 to 75 mn euros
Company

Highlights 6 Months of 2010

- **Various new customer relationships**, e.g. redcoon (Online specialist discounter for electrical and electronic appliances), Channel21 (Germany’s third largest tele-shopping TV station), Transhotel (One of the largest European B2B hotel platforms), L’TUR (The European market leader for Last Minute-Travel).

- **Sales or strategic cooperations**, e.g. Metro Deutschland, Lekkerland (Convenience wholesaler).

- **Adjustments/ broadening of product lines**, e.g. risk management: the Fraud Prevention Suite which provides merchants with optimum fraud detection facilities; Issuing: new prepaid card mywirecard 2go Visa a reloadable Visa prepaid card.

- **Extension of distribution activities** for co-branded products was intensified.

- **Successful Asian expansion**
Company
Key Figures

> 11,000  corporate customers from various industries
500    employees
120    transaction currencies
85    payment and risk management solutions
5,8    billion euros in transaction volume (as at June 30, 2010)
Company
Integrated Business Model

Merchant
- Online
- Mail Order
- Call Centers
- Point of Sale

Payment Service Provider (PSP)
- Payment Processing
- Risk Management (Fraud Prevention, Credit Rating, Data Cleansing)

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

Wirecard Platform
Single Point of Integration
- Issuing Processing (Card & Account Mgmt.)
- Financial Reconciliation

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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

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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
In the 1st half year of 2010 the transaction volume* amounted to 5.8 billion euros (+23% yoy) and is allocated as at the end of the 2nd quarter 2010 to the individual target industry segments as follows:

- **Travel & Tourism**
  - Airlines
  - Hotels
  - Travel Sites
  - Travel Agents
  - 22.2%

- **Consumer Goods**
  - Mail Order / TV-Shopping
  - Brick and Mortar Shops
  - Direct Sales / Distribution
  - 43.6%

- **Digital Goods**
  - Sports Betting
  - Poker / Casino
  - Downloads (Music / Software)
  - Games
  - Communities
  - 34.2%

* 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 10.25 EUR
Year Low 2010  5.07 EUR
Closing Price (Xetra) 17.08.2010 8.48 EUR
Market Cap.      17.08.2010 863 mn EUR
Wirecard Stock
Shareholder Structure | August 2010

MB Beteiligungsgesellschaft mbH
7.60% (DE)

Jupiter Asset Management Limited
6.26% (UK)

International Value Advisers, LLC
5.01% (US)

Alken Fund SICAV (formerly Vauban Fund SICAV)
5.00% (LU)

Artisan Partners
4.97% (US)

T. Rowe Price Group, Inc.
3.44% (US)

Wasatch Holdings, Inc.
3.10% (US)

Ameriprise Financial, Inc.
3.04% (US)

92.40% Free float

Free float in accordance to Deutsche Börse regulations
## Agenda

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<tr>
<td>2</td>
<td>Growth Drivers, Trends and Outlook 2010</td>
</tr>
<tr>
<td>3</td>
<td>Financial Data</td>
</tr>
</tbody>
</table>
Growth of European eCommerce to continue

**Consumer Goods**
- Year-on-year growth of ~11% 2009 to 2014 within 17 European countries. (Forrester)
  - In 2010, Europe's B2C-online commerce volume is expected to reach 150 bn euros.
  - 60% of revenues in German mail-order segment are being generated via the Internet. 12% growth expected in 2010. (bvh 2010)

**Digital Goods**
- Interactive entertainment benefits of growing number of internet users
  - Market for video games* to grow more than 18% yoy by 2013. (Strategic Analytics)
  - Sports bets/poker/casino industry: double-digit growth rates over the next two years. (H2 2009)
  * digital downloads, online subscription services, in-game advertising and the sale of virtual products within the games

**Tourism**
- The shift from stationary business to the Internet continues
  - The average annual growth in 2010/2011 in Western Europe* is expected to be between 8 to 8.5%. (PhoCusWright 2009)
    - e.g. Germany (10%), Spain (12-13%), UK (4%)
  - Germany accounts for ~20% of the European online travel volume. (PhoCusWright 2009)
Growth Drivers

eCommerce- and Outsourcing-Market

**eCommerce**

The Internet has become established as a distribution channel worldwide.

- Nearly 2 billion people worldwide with access to the Internet. (Internet WorldStats, June 2010)
- 11% to 13% Annual growth of the overall European eCommerce market by 2010 (2009: ~10%).
- Change of consumer behavior, transition from stationary stores to the Internet.
- Shifting of non-real-time payment methods to real-time payment schemes (credit and debit cards).

**Outsourcing**

...is driven by the need to cut costs

- Business Process Outsourcing (BPO) covers the outsourcing of partial business processes that, while important in themselves do not offer any strategic competitive advantages: e.g. payment processing. (BizAcumen, Inc. 2009)
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 service providers

Asia as key growth market for the future
- Further expansion of Wirecard Asia Pacific
- Extension of business relations with local bank and processing partners
Market Trends
Innovative Technologies

Prepaid Cards
Circulation of Visa and MasterCard debit cards accelerating throughout Europe

Advantages for merchants and consumers
- Access to electronic payments open for all consumers without credit rating
- Through strategic cooperation with Lekkerland, Wirecard Group is stepping up the marketing of prepaid cards at the Point of Sale.
  → mywirecard 2go Visa for offline and online usage

IP-based processing
Technological convergence of Point of Sale (PoS) and card-not-present transactions

Advantages for merchants
- New generation of stationary terminals supporting IP-based connection technologies
  Unified standard for wire transfers, direct debits and card payments
- PoS merchants can take advantage of the same real-time-based tools as our online merchants – in addition to technological convergence in payment acceptance on the Internet or via call centers already in place.
Outlook 2010
Strategy and Objectives

Guidance 2010: EBITDA between EUR 70 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: card-based payment methods, alternative payment methods, risk management and fraud prevention as well as issuing (card products).
- We exploit opportunities emerging through prevailing market and technology trends which are compatible with Wirecard's core business.
- Leveraging of up-/ cross-selling potential of Wirecard Bank.
Agenda

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## Financial Data

### Key Figures Half Year 2009/2010

<table>
<thead>
<tr>
<th></th>
<th>Half Year 2009</th>
<th>Half Year 2010</th>
<th>Change in %</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sales revenues</strong></td>
<td>103,630</td>
<td>123,845</td>
<td>+20%</td>
</tr>
<tr>
<td><strong>EBITDA</strong></td>
<td>27,397</td>
<td>33,546</td>
<td>+22%</td>
</tr>
<tr>
<td><strong>EBIT</strong></td>
<td>25,560</td>
<td>30,866</td>
<td>+21%</td>
</tr>
<tr>
<td><strong>Profit after Taxes</strong></td>
<td>20,258</td>
<td>26,776</td>
<td>+32%</td>
</tr>
<tr>
<td><strong>EPS</strong></td>
<td>0.20</td>
<td>0.26</td>
<td>+30%</td>
</tr>
<tr>
<td><strong>Operating Cash flow</strong></td>
<td>22,207</td>
<td>26,408</td>
<td>+19%</td>
</tr>
<tr>
<td><strong>Shareholders’ Equity</strong></td>
<td>219,402</td>
<td>262,720</td>
<td>+20%</td>
</tr>
<tr>
<td><strong>Total Equity and Liabilities</strong></td>
<td>472,786</td>
<td>517,364</td>
<td>+9%</td>
</tr>
<tr>
<td><strong>Employees – annual average</strong></td>
<td>451</td>
<td>509</td>
<td>+13%</td>
</tr>
<tr>
<td>thereof full-time employees</td>
<td>336</td>
<td>376</td>
<td>+12%</td>
</tr>
<tr>
<td>thereof part-time employees</td>
<td>115</td>
<td>133</td>
<td>+16%</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 Half Year 2009/2010

- **Sales**: 103,630 (6M 2009) to 123,845 (6M 2010) with a growth of +20%.
- **Cost of materials**: 76,233 (6M 2009) to 90,299 (6M 2010) with a growth of +18%.
- **EBITDA**: 27,397 (6M 2009) to 33,546 (6M 2010) with a growth of +22%.

All values are in TEUR.
### Financial Data

**Consolidated Income Statement Half Year 2009/2010**

<table>
<thead>
<tr>
<th>in TEUR</th>
<th>Half Year 2009</th>
<th>of Sales</th>
<th>Half Year 2010</th>
<th>of Sales</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales</td>
<td>103,630</td>
<td></td>
<td>123,845</td>
<td></td>
</tr>
<tr>
<td>Own work capitalized</td>
<td>2,217</td>
<td></td>
<td>2,531</td>
<td></td>
</tr>
<tr>
<td>Cost of materials</td>
<td>(57,870)</td>
<td>56%</td>
<td>(67,137)</td>
<td>54%</td>
</tr>
<tr>
<td>Personnel expenses</td>
<td>(12,743)</td>
<td>12%</td>
<td>(14,218)</td>
<td>11%</td>
</tr>
<tr>
<td>Depreciation</td>
<td>(1,836)</td>
<td>2%</td>
<td>(2,680)</td>
<td>2%</td>
</tr>
<tr>
<td>Other operating expenses</td>
<td>(9,756)</td>
<td>9%</td>
<td>(12,005)</td>
<td>10%</td>
</tr>
<tr>
<td>Other operating income</td>
<td>1,918</td>
<td></td>
<td>530</td>
<td></td>
</tr>
<tr>
<td>Net operating income</td>
<td>25,560</td>
<td>24.7%</td>
<td>30,866</td>
<td>24.9%</td>
</tr>
<tr>
<td>Financial results</td>
<td>(617)</td>
<td></td>
<td>(321)</td>
<td></td>
</tr>
<tr>
<td>Income tax</td>
<td>(4,685)</td>
<td></td>
<td>(3,769)</td>
<td></td>
</tr>
<tr>
<td>Profit after taxes</td>
<td>20,258</td>
<td></td>
<td>26,776</td>
<td></td>
</tr>
<tr>
<td>Diluted earnings per share</td>
<td>0.20</td>
<td></td>
<td>0.26</td>
<td></td>
</tr>
</tbody>
</table>
Financial Data

Financial comments

**Income tax expenses Half Year 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></th>
<th>Half Year 2009</th>
<th>in % of profit before taxes</th>
<th>Half Year 2010</th>
<th>in % of profit before taxes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings before taxes</td>
<td>24,943</td>
<td></td>
<td>30,545</td>
<td></td>
</tr>
<tr>
<td>Taxes on income and profit</td>
<td>(4,685)</td>
<td>(18.8)%</td>
<td>(3,769)</td>
<td>(12.3)%</td>
</tr>
<tr>
<td>thereof impact from deferred taxes</td>
<td>(1,954)</td>
<td></td>
<td>(1,509)*</td>
<td></td>
</tr>
<tr>
<td>thereof actual income taxes</td>
<td>(2,731)</td>
<td>(10.9)%</td>
<td>(2,260)</td>
<td>(7.4)%</td>
</tr>
</tbody>
</table>

* Including outside basis differences in the amount of EUR 684K
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
- Pro Card Kartensysteme GmbH
- Qenta paymentsolutions Beratungs und Informations 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 Half Year 2009/2010
Financial Data

EBITDA per operating divisions Half Year 2009/2010

<table>
<thead>
<tr>
<th>Division</th>
<th>6M 2009</th>
<th>6M 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment Processing &amp; Risk Management</td>
<td>18,792</td>
<td>20,931</td>
</tr>
<tr>
<td>Acquiring &amp; Issuing</td>
<td>24</td>
<td>106</td>
</tr>
<tr>
<td>Call Center &amp; Communication Services</td>
<td>8,581</td>
<td>12,509</td>
</tr>
<tr>
<td>EBITDA before Consolidation</td>
<td>27,397</td>
<td>33,546</td>
</tr>
<tr>
<td>Consolidation</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>EBITDA</td>
<td>27,397</td>
<td>33,546</td>
</tr>
</tbody>
</table>

in TEUR
Financial Data

Balance Sheet as of June 30, 2010 / December 31, 2009

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>12/31/2009</th>
<th>06/30/2010</th>
<th>EQUITY AND LIABILITIES</th>
<th>12/31/2009</th>
<th>06/30/2010</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NON-CURRENT ASSETS</strong></td>
<td></td>
<td></td>
<td><strong>SHAREHOLDERS´ EQUITY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Goodwill</td>
<td>90,289</td>
<td>101,340</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Deferred tax assets</td>
<td>4,351</td>
<td>3,052</td>
<td>- Current provisions</td>
<td>1,241</td>
<td>1,406</td>
</tr>
<tr>
<td>- Self-provided intangible assets</td>
<td>12,723</td>
<td>14,394</td>
<td>- Tax provisions</td>
<td>1,099</td>
<td>1,731</td>
</tr>
<tr>
<td>- Other intangible assets</td>
<td>11,577</td>
<td>13,313</td>
<td>- Trade payables</td>
<td>140,479</td>
<td>125,597</td>
</tr>
<tr>
<td>- Customer-relationships</td>
<td>48,650</td>
<td>50,008</td>
<td>- Interest-bearing bank loans</td>
<td>5,510</td>
<td>4,545</td>
</tr>
<tr>
<td>- Other assets*</td>
<td>17,783</td>
<td>53,045</td>
<td>- Deferred income taxes</td>
<td>6,315</td>
<td>6,863</td>
</tr>
<tr>
<td><strong>CURRENT ASSETS</strong></td>
<td>355,195</td>
<td>282,212</td>
<td>- Other liabilities</td>
<td>18,222</td>
<td>13,126</td>
</tr>
<tr>
<td>- Trade receivables</td>
<td>80,562</td>
<td>99,207</td>
<td>- Customer deposits</td>
<td>122,820</td>
<td>101,376</td>
</tr>
<tr>
<td>- Cash and cash equivalents *</td>
<td>272,529</td>
<td>182,290</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Other</td>
<td>2,104</td>
<td>715</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total ASSETS</strong></td>
<td>540,568</td>
<td>517,364</td>
<td><strong>Total EQUITY and LIABILITIES</strong></td>
<td>540,568</td>
<td>517,364</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 46,517K year-on-year.
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