Agenda

1. Results, Company and Stock

2. Growth Drivers, Trends and Outlook 2011

3. Financial Data
### Key Figures

#### 6 Months Results of Fiscal 2011/2010

<table>
<thead>
<tr>
<th>Results</th>
<th>6M/2011</th>
<th>6M/2010</th>
<th>Change in %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues</td>
<td>EUR mn</td>
<td>147.9</td>
<td>123.8</td>
</tr>
<tr>
<td>EBITDA</td>
<td>EUR mn</td>
<td>35.4</td>
<td>33.5</td>
</tr>
<tr>
<td>EBITDA without one-offs</td>
<td>EUR mn</td>
<td>40.6</td>
<td>33.5</td>
</tr>
<tr>
<td>Earnings after taxes</td>
<td>EUR mn</td>
<td>25.6</td>
<td>*26.8</td>
</tr>
<tr>
<td>Cash flow from operating activities**</td>
<td>EUR</td>
<td>27.7</td>
<td>26.4</td>
</tr>
</tbody>
</table>

**Outlook 2011**

EBITDA between 81 and 89 million Euro

* Impacted by one-time effects in deferred taxes
** Cash flow from operating activities (adjusted for transaction volumes of a transitory nature)
The Company

Key Figures

> 12,000 corporate customers from various industries

< 500 employees

120 transaction currencies

85 payment and risk management solutions

7.1 billion euros in transaction volume as at June 30, 2011
The Company

Highlights 1st Half of Fiscal Year 2011

- **Unchanged positive development on new customer gains**, such as Berner Group, QVC Italy, airberlin, MEDION
- **Sustainable cross- and up-selling** of products and services into existing customer base
- **New features/enhancement of product lines services**, e.g. launch of adjusted mywirecard.com-platform, white-label solution for co-branded cards
- **Acquisition** of Procard (Dubai) as a new hub in the Middle East region
- **Key Asian alliances** with China UnionPay and Alipay – new Asian customer relationships based on China UnionPay online payment service
Company
Products and Services

Credit Card Acquiring  Wirecard Bank Principal Member of Visa, MasterCard, licensed acquirer for China UnionPay, Discover/Diners and JCB

Funds Transfer  SWIFT, SEPA, IZV/AZV and domestic direct debit via Wirecard Bank

Payment Processing  Support of all major international payment methods

Risk Management  Comprehensive protection for merchants

Bank Accounts  Corporate and private bank accounts

Alternative payments  e.g. Alipay, giropay, iDEAL, eps, paysafecard

Issuing  Prepaid cards, virtual or physical, Co-branded and payout cards

Point-of-Sale (PoS)  Support of all (!) sales channels, including stationary retail stores

Call Center  Operation of own call center facility, 24/7 in 16 languages
The Company

USPs

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

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

In the 1st half year of 2011 the transaction volume* amounted to EUR 7.1 billion (+22% yoy) and is allocated as at the end of the 2nd quarter 2011 to the individual target industry segments as follows:

Transaction Volumes

CONSUMER GOODS
MAIL ORDER / TV SHOPPING
BRICK AND MORTAR SHOPS
DIRECT SALES / DISTRIBUTION

TRAVEL & TOURISM
AIRCINES
HOTELS
TRAVEL SITES
TRAVEL AGENTS

DIGITAL GOODS
DOWNLOADS (MUSIC / SOFTWARE)
GAMES
COMMUNITIES
SPORTS BETTING
POKER / CASINO

* Transaction volumes namely acceptance and issuing means of payment along with associated value added services
Wirecard Stock
Stock Performance YTD 2011

<table>
<thead>
<tr>
<th>Year</th>
<th>High</th>
<th>Low</th>
<th>Closing Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>EUR 13.28</td>
<td>EUR 9.43</td>
<td>EUR 12.33</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ISIN</th>
<th>DE0007472060</th>
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<tbody>
<tr>
<td>WKN</td>
<td>747206</td>
</tr>
<tr>
<td>Ticker Symbol</td>
<td>WDI</td>
</tr>
<tr>
<td>Market Segment</td>
<td>Prime Standard</td>
</tr>
<tr>
<td>Index</td>
<td>TecDAX</td>
</tr>
<tr>
<td>Number of Shares</td>
<td>101,803,139</td>
</tr>
</tbody>
</table>

| Market Cap. | EUR bn 1.26 |

© 2011 Wirecard AG
Wirecard Stock
Shareholder Structure | August 18, 2011

*92.40% Free float

MB Beteiligungs gesellschaft mbH
7.6 % (DE)

*Jupiter Asset Management Limited
6.26 % (UK)

*Alken Fund SICAV
5 % (LU)

*Wasatch Holdings Inc.
3.1 % (US)

*Columbia Wanger AM LLC
3.08 % (US)

*Henderson Group Plc
3.04 % (UK)

*Ameriprise Financial, Inc.
3.04 % (US)

*Free float in accordance with Deutsche Boerse regulations
Agenda

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Growth drivers

The Internet has established itself as a key distribution channel

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

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

Challenges for online merchants

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

Key operative measures

To continue strategy

- Extension of new customer relationships / Cross- / Up-Selling potential within existing customer portfolio
  - Evolutionary expansion of customer relationships by providing new payment- and risk management solutions
  - To continually add international payment acceptances (e.g. China UnionPay), additional banking services (e.g. SEPA direct debit, currency management)
  - Innovative bank based prepaid card products (SCP, Co-Branded Cards)

New potentials

- Based on additional partnerships in Europe and Asia
  - Expansion of Asian business
  - Wirecard AG as European partner for merchants with global reach
  - Extension of prepaid card business within Europe
Wirecard Strategy

Asia – Future growth market

**New hubs in Singapore and Dubai**

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

**New partnerships in China**

- China UnionPay: China’s credit card brand is UNIONPAY; 2.38 billion cards issued within Asia Pacific Area; nearly 50% market share in APAC
- Alipay – a subsidiary of the Chinese Alibaba Group: China’s leading internet payment system; 550 million users registered; daily transaction volume at around USD 298 million
Wirecard Strategy

Issuing@wirecard

**B2B Issuing**  Supplier & Commission Payments (SCP), Payout cards

- Industry-specific card-based pay-out solutions: settlement of global payments at exact costs

**Co-branding cards, White labeling**

- e.g. Bonayou Co-Branding Card issued by Wirecard Bank

**B2C Issuing**  mywirecard.com

- mywirecard  MasterCard (virtual und plastic)
- mywirecard to go Visa

**Prepaid Trio**

- Bank account, German girocard, Visa Card – three product components – all prepaid based
Outlook
Guidance

Fiscal 2011: EBITDA between 81 and 89 million Euro

1st half of 2011: 5.2 mn euros one-off extraordinary expenses
- included in EBITDA outlook
- one-offs have been taken care of conclusively

2nd half of 2011:
- Additional positive impact to be expected from Chinese partnerships and the Germany-wide spread of the mywirecard 2go Visa prepaid card at the point of sale
- European E-Commerce market to remain strong
<table>
<thead>
<tr>
<th></th>
<th>Agenda</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Results, Company and Stock</td>
</tr>
<tr>
<td>2</td>
<td>Growth Drivers, Trends and Outlook 2011</td>
</tr>
<tr>
<td>3</td>
<td>Financial Data</td>
</tr>
</tbody>
</table>
# Financial Data

## Key Figures 6 Months 2010/2011

<table>
<thead>
<tr>
<th>in TEUR</th>
<th>6M/2011</th>
<th>6M/2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues</td>
<td>147,872</td>
<td>123,845</td>
</tr>
<tr>
<td>EBITDA</td>
<td>35,350</td>
<td>33,546</td>
</tr>
<tr>
<td>EBIT</td>
<td>31,810</td>
<td>30,866</td>
</tr>
<tr>
<td>Taxes</td>
<td>6,170</td>
<td>*3,769</td>
</tr>
<tr>
<td>Profit after Taxes</td>
<td>25,607</td>
<td>*26,776</td>
</tr>
<tr>
<td>EPS**</td>
<td>0.25</td>
<td>*0.26</td>
</tr>
<tr>
<td>Operating Cash flow***</td>
<td>27,722</td>
<td>26,408</td>
</tr>
<tr>
<td>Shareholders’ Equity</td>
<td>305,215</td>
<td>262,720</td>
</tr>
<tr>
<td>Total Equity and Liabilities</td>
<td>601,547</td>
<td>517,364</td>
</tr>
<tr>
<td>Employees – annual average</td>
<td>487</td>
<td>509</td>
</tr>
<tr>
<td>thereof full-time employees</td>
<td>357</td>
<td>376</td>
</tr>
<tr>
<td>thereof part-time employees</td>
<td>130</td>
<td>133</td>
</tr>
</tbody>
</table>

* Impacted by one-time effects in deferred taxes  
** Earnings per share – in EUR (diluted)  
*** Cash flow from operating activities (adjusted for transaction volumes of a transitory nature)
Financial Data
Revenues, Costs and EBITDA Growth 6 Months 2010/2011

* Figures without non-recurring special expenditures in the amount of EUR 5.2 million. Without these one-off costs, EBITDA in the first half year of 2011 would have increased by 21% year-on-year, to reach EUR 40.6 million.
Financial Data
Revenues, Costs and EBITDA Growth 6 Months 2010/2011

* These include non-recurring special expenditures in the amount of EUR 5.2 million (Q1 = 2.3 million; Q2 = 2.9 million). Without these one-off costs, EBITDA in the first half year of 2011 would have increased by 21% year-on-year, to reach EUR 40.6 million.
## Financial Data

### Consolidated Income Statement 6 Months 2010/2011

<table>
<thead>
<tr>
<th>in TEUR</th>
<th>6M/2011</th>
<th>of Sales</th>
<th>6M/2010</th>
<th>of Sales</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues</td>
<td>147,872</td>
<td></td>
<td>123,845</td>
<td></td>
</tr>
<tr>
<td>Own work capitalized</td>
<td>3,435</td>
<td></td>
<td>2,531</td>
<td></td>
</tr>
<tr>
<td>Cost of materials</td>
<td>(85,969)</td>
<td>(58%)</td>
<td>(67,137)</td>
<td>(54%)</td>
</tr>
<tr>
<td>Personnel expenses</td>
<td>(14,042)</td>
<td>(9%)</td>
<td>(14,217)</td>
<td>(11%)</td>
</tr>
<tr>
<td>Other operating expenses</td>
<td>(16,653)</td>
<td>(11%)</td>
<td>(12,005)</td>
<td>(10%)</td>
</tr>
<tr>
<td>Other operating income</td>
<td>707</td>
<td></td>
<td>529</td>
<td></td>
</tr>
<tr>
<td>EBITDA</td>
<td>35,350</td>
<td>23.9%</td>
<td>33,546</td>
<td>27.1%</td>
</tr>
<tr>
<td>Depreciation</td>
<td>(3,540)</td>
<td>(2%)</td>
<td>(2,680)</td>
<td>(2%)</td>
</tr>
<tr>
<td>EBIT</td>
<td>31,810</td>
<td>21.5%</td>
<td>30,866</td>
<td>24.9%</td>
</tr>
<tr>
<td>Financial results</td>
<td>(33)</td>
<td></td>
<td>(321)</td>
<td></td>
</tr>
<tr>
<td>Income tax</td>
<td>(6,170)</td>
<td></td>
<td>(3,769)</td>
<td></td>
</tr>
<tr>
<td>Profit after taxes</td>
<td>25,607</td>
<td></td>
<td>26,776</td>
<td></td>
</tr>
<tr>
<td>Diluted earnings per share</td>
<td>0.25</td>
<td></td>
<td>0.26</td>
<td></td>
</tr>
</tbody>
</table>
## Financial Data

### Financial comments 6 Months 2011/2010

### Income tax expenses 2010/2011

<table>
<thead>
<tr>
<th>in TEUR</th>
<th>6M/2011</th>
<th>in % of profit before taxes</th>
<th>6M/2010</th>
<th>in % of profit before taxes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings before taxes</td>
<td>31,777</td>
<td>(19.4%)</td>
<td>30,545</td>
<td>(12.3%)</td>
</tr>
<tr>
<td>Taxes on income and profit</td>
<td>(6,170)</td>
<td>(19.4%)</td>
<td>(3,769)</td>
<td>(12.3%)</td>
</tr>
<tr>
<td>thereof impact from deferred taxes</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>from outside basis differences</td>
<td></td>
<td></td>
<td>684</td>
<td></td>
</tr>
<tr>
<td>from other deferred taxes</td>
<td>127</td>
<td>(2.193)</td>
<td>2,193</td>
<td></td>
</tr>
<tr>
<td>thereof actual income taxes</td>
<td>(6,297)</td>
<td>(19.8%)</td>
<td>(2,260)</td>
<td>(7.4%)</td>
</tr>
</tbody>
</table>
Financial Data

Payment Services Directive (PSD): new legislation

EU Payment Services Directive (PSD) to be implemented in the local laws of the member states: in Germany from April 30, 2011. Payment Services Provider need a license to provide payment services

- Wirecard Bank as a full licensed German bank has the license subject to PSD
- Invoicing for acquiring transferred into Wirecard Bank, instead of the PSP units
- No impact on revenues and profitability of the Group
- No impact on profitability of the segments PP&RM and A&I
- Impact on PP&RM and A&I segment revenues and on consolidation (intersegment revenues)
Financial Data

Changes in Accounting – Example of a Card Transaction

For demonstration purposes only: percentage payable to…. 

Until April 2011 Merchant

Payment Service Provider PP&RM

2.0%

1.5%

Acquirer A & I

1.0%

Card Organization/Issuer

Rev. 2.0 %
Gross 1.0%

From May 2011 Merchant

Acquirer A & I

2.0%

0.5 %

Payment Service Provider PP&RM

1.0%

Card Organization/Issuer

Rev. 2.0 %
Gross 1.0%

Red = inter-company revenues
# Financial Data

## Balance Sheet as of June 30th, 2011 / Dec. 31, 2010

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>06/30/2011</th>
<th>12/31/2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>NON-CURRENT ASSETS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Goodwill</td>
<td>111,851</td>
<td>101,340</td>
</tr>
<tr>
<td>- Deferred tax assets</td>
<td>1,523</td>
<td>1,205</td>
</tr>
<tr>
<td>- Self-provided intangible assets</td>
<td>19,128</td>
<td>16,901</td>
</tr>
<tr>
<td>- Other intangible assets</td>
<td>14,912</td>
<td>13,050</td>
</tr>
<tr>
<td>- Customer-relationships</td>
<td>63,133</td>
<td>62,451</td>
</tr>
<tr>
<td>- Other assets</td>
<td>28,508</td>
<td>40,277</td>
</tr>
<tr>
<td>CURRENT ASSETS</td>
<td>362,492</td>
<td>314,635</td>
</tr>
<tr>
<td>- Trade receivables</td>
<td>134,212</td>
<td>118,741</td>
</tr>
<tr>
<td>- Cash and cash equivalents</td>
<td>217,335</td>
<td>185,355</td>
</tr>
<tr>
<td>- Interest-bearing securities</td>
<td>9,000</td>
<td>10,000</td>
</tr>
<tr>
<td>- Other</td>
<td>1,945</td>
<td>0,539</td>
</tr>
<tr>
<td>Total ASSETS</td>
<td>601,547</td>
<td>549,859</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EQUITY AND LIABILITIES</th>
<th>06/30/2011</th>
<th>12/31/2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>SHAREHOLDERS’ EQUITY</td>
<td>305,215</td>
<td>289,844</td>
</tr>
<tr>
<td>LIABILITIES</td>
<td>296,332</td>
<td>260,015</td>
</tr>
<tr>
<td>- Current provisions</td>
<td>1,206</td>
<td>1,652</td>
</tr>
<tr>
<td>- Tax provisions</td>
<td>6,040</td>
<td>3,733</td>
</tr>
<tr>
<td>- Trade payables</td>
<td>147,093</td>
<td>98,444</td>
</tr>
<tr>
<td>- Interest-bearing bank loans</td>
<td>32,002</td>
<td>22,001</td>
</tr>
<tr>
<td>- Deferred income taxes</td>
<td>6,775</td>
<td>6,584</td>
</tr>
<tr>
<td>- Other liabilities</td>
<td>10,708</td>
<td>8,856</td>
</tr>
<tr>
<td>- Customer deposits</td>
<td>92,508</td>
<td>118,745</td>
</tr>
<tr>
<td>Total EQUITY and LIABILITIES</td>
<td>601,547</td>
<td>549,859</td>
</tr>
</tbody>
</table>

in TEUR
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