Investor Presentation

Wirecard AG: Acquisition of Citi’s merchant acquiring business across APAC

13 March 2017
Acquisition of Citi’s merchant acquiring business in APAC

Highlights

A leading merchant acquiring business across 11 countries in APAC

Client base of more than 20,000 merchants incl. segment leading corporate clients

Strong cross- and upselling opportunities due to Wirecard’s innovative payment ecosystem

Wirecard will become an acquirer in additional key markets (via BIN sponsorships)

Immediately increasing the footprint across many major markets in Asia – online and at the POS

Synergies of > USD 7 mn annually

Estimated EBITDA contribution of > USD 20 mn for the 12 months after closing*

*) Closing will occur in stages and is expected to be completed by June 2018
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Transaction overview

Deal background and timeline

- Asset deal in eleven countries across APAC - Australia, Hong Kong, India, Indonesia, Macau, Malaysia, New Zealand, Philippines, Singapore, Taiwan and Thailand
- Transaction involves Citi’s entire customer portfolio for merchant acquiring in APAC
- Purchase price - the parties agreed not to disclose the value of the transaction
- 3 stages of the deal: 1) Signing (on 13 March 2017) 2) Closing in stages (until June 2018) 3) Migration to Wirecard´s platform (until end of 2019)

Deal rationale

- Immediate increase of APAC footprint
- Strong cross- and upselling opportunities due to Wirecard’s innovative payment ecosystem for new as well as existing merchants
- To complete licencing framework in Asia-Pacific: own regional acquiring licences in majority of jurisdictions combined with BIN sponsorship agreements
- Economies of scale due to significant additional volume that will be processed on Wirecard´s platform
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Financials and outlook

First 12 months after closing (mid 2018 to mid 2019)

<table>
<thead>
<tr>
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<th>TX volume</th>
<th>Revenue</th>
<th>Take rate</th>
<th>EBITDA</th>
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<tbody>
<tr>
<td>&gt; USD 15 bn</td>
<td>&gt; USD 200 mn</td>
<td>&gt; USD 20 mn</td>
<td>&gt; 1.5 %</td>
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• Technical migration towards Wirecard’s leading online platform allows us to leverage operationally
• Strong cross- and upselling opportunities for new merchants due to Wirecard’s innovative payment ecosystem
• Strong cross- and upselling opportunities for Wirecard’s existing merchants in “new markets”
• Economies of scale lower overall transaction expenses across Wirecard’s business in Asia
• Full synergy potential to be realised during migration phase
• First full year after migration in 2020
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Extended value chain in APAC

- Multi-channel white label payment gateway
- Multi-channel payment processing platform with integrated fraud and risk management
- Acquiring processing platform
- Card management & mobile money solutions

- Own licence
- Global acquiring licence for airlines

- 3rd prt. acq. relationships

- Acquiring licences
- Wirecard will immediately become one of the leading merchant acquirers throughout APAC
- Licenced acquirer throughout APAC BIN-sponsorship licencing framework over all countries
- Adding > USD 15 bn transaction volume to Wirecard’s fully scalable IP-based platform

- Market position
- Scalability

- Cross selling
- Harmonisation of product/service offering & merchant acquiring processing in APAC

- Technology
- Leveraging leading payment processing, risk mgmt. & acquiring processing technology

- Adding further value-chain-elements
- Data driven value-added-services, loyalty and couponing, mPOS, risk management etc.

- Synergies
- Synergy potential due to end to end payment ecosystem
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What’s next?

<table>
<thead>
<tr>
<th>Status quo – leading technology provider</th>
<th>Adding a leading acquiring portfolio</th>
<th>Creating a technology oriented omni-channel acquiring offering for local and international merchants</th>
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<tr>
<td>Strong presence in 8 out of 11 countries</td>
<td>Leading acquiring-portfolio in APAC</td>
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<td>3rd party acquiring relationships in selected countries</td>
<td>Global omni-channel-payment gateway</td>
<td>Leading IP-based omni-channel gateway</td>
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<td>Leading technology provider in APAC</td>
<td>Global processing platform</td>
<td>Over 20k merchant relationships</td>
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<td>Global issuing processing platform</td>
<td>Global issuing processing platform</td>
<td>&gt; USD 15 bn of processed volume</td>
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<td>Completion of licencing framework in APAC</td>
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<td>Unified technology</td>
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<td>Leading IP-based omni-channel gateway</td>
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<td>Scalable global IP-based processing platform</td>
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<td>Cross-selling of industry focused solutions</td>
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<td>Harmonisation of acquiring-services through APAC</td>
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<td>Differ-entiating value added services e.g. risk mgmt.</td>
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<td>Intensified collaboration with further card schemes</td>
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Updated financial vision 2020

**TX volume**
- > EUR 170 bn before Citi APAC
- > EUR 190 bn including Citi APAC

**Revenue**
- > EUR 2.3 bn before Citi APAC
- > EUR 2.5 bn including Citi APAC

**EBITDA-margin**
- 30-35% before Citi APAC
- 30-35% including Citi APAC

**FCF - conversion to EBITDA**
- > 65% before Citi APAC
- > 65% including Citi APAC
Contact

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