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1. Key Figures / Highlights
# Key Figures first 9 months of fiscal year 2015

<table>
<thead>
<tr>
<th>Results</th>
<th>9M 2015</th>
<th>9M 2014</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transaction Volume</td>
<td>EUR bn</td>
<td>32.0</td>
<td>24.4</td>
</tr>
<tr>
<td>Revenues</td>
<td>EUR mn</td>
<td>541.0</td>
<td>424.2</td>
</tr>
<tr>
<td>EBITDA</td>
<td>EUR mn</td>
<td>158.4</td>
<td>121.0</td>
</tr>
<tr>
<td>EBIT adjusted*</td>
<td>EUR mn</td>
<td>135.0</td>
<td>104.3</td>
</tr>
<tr>
<td>EBIT</td>
<td>EUR mn</td>
<td>119.1</td>
<td>92.2</td>
</tr>
<tr>
<td>Earnings after taxes</td>
<td>EUR mn</td>
<td>98.3</td>
<td>74.2</td>
</tr>
<tr>
<td>Operating Cash Flow**</td>
<td>EUR mn</td>
<td>133.3</td>
<td>103.4</td>
</tr>
<tr>
<td>Earnings per share</td>
<td>EUR</td>
<td>0.80</td>
<td>0.61</td>
</tr>
</tbody>
</table>

** Guidance:** The Management Board has added granularity to its previous EBITDA forecast for the 2015 fiscal year of EUR 220 million to EUR 232 million, to a current forecast of EUR 223 million to EUR 232 million.

* Adjusted by PPA incurred amortisation
** Consolidated Cash Flow from operating activities (adjusted)
Key Figures / Highlights

Average Transaction Volume per Merchant 2009 - 2014

in mn EUR

<table>
<thead>
<tr>
<th>Year</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>0.96</td>
</tr>
<tr>
<td>2010</td>
<td>1.05</td>
</tr>
<tr>
<td>2011</td>
<td>1.19</td>
</tr>
<tr>
<td>2012</td>
<td>1.49</td>
</tr>
<tr>
<td>2013</td>
<td>1.67</td>
</tr>
<tr>
<td>2014</td>
<td>1.81</td>
</tr>
</tbody>
</table>
In first 9 month 2015 the transaction volume* grew to EUR 32.0 billion (31.1% yoy). Thereof EUR 7.9 billion (24.7% from total volume) was generated outside of Europe.

The allocation as at the end of the third quarter 2015 to the individual industry vertical is as follows:

- **46.0 %**
  - **Consumer Goods**
  - Distance trade (mail order) and brick and mortar shops
  - All sales channels – in each case physical products

- **19.3 %**
  - **Travel & Mobility**
  - Airlines / Hotel chains
  - Travel sites / Tour operators
  - Cruise lines / Ferries
  - Car rental and transportation companies

- **34.7 %**
  - **Digital Goods**
  - Downloads (Music / Software)
  - Games
  - Apps / SaaS
  - Sports betting / Poker

* Transaction volume: basically acceptance and issuing means of payment along with associated value added services
Examples of strong customer gains/extension of business relations in target sectors:

- **Carrefour Indonesia** (retail), **M1 mPOS** (mPOS solution of leading Singaporean telco), **LSG Sky Chefs** (airline catering), **CIMB Bank** (Malaysian universal bank), **Spectrum Brands** (consumer products: Varta, Russell Hobbs, Remington, etc.) **Heise Gruppe** (publisher of IT-magazines), **ProSiebenSat.1 Media AG** (German media corporation), **Cuscal Limited** (leading Australian payment service provider), **Triumph International AG** (lingerie and bodywear), **Iris von Arnim** (fashion), **Casando** (furniture), **Voltking** (specialist for electronics), **Sparhandy.de** (online reseller for smartphones and accessories), **Vineshop24** (online shop for wines), **Skypicker.com** (flight booking machine), **Kairos Watches Ltd.** (smart watches and t-bands), **Schauninsland Reisen** (tour operator), **Premier Taxis** (Singaporean transportation and taxi provider), **Sky Deutschland** (pay TV market leader in Germany and Austria), **MyOrder** (mCommerce platform, subsidiary of Rabobank Group); **SpeedPay** (prepaid mobile wallet for the Indian market); Krones AG (packaging and bottling machine)

- **Vodafone SmartPass** can pay with the Visa debit card V PAY. The solution is based on newest EMV-technology. Vodafone SmartPass was launched in Netherlands, Span, Germany and Great Britain.

- **Orange Cash nationwide live in France**: Orange started – supported by Wirecard – the nationwide launch of Orange Cash. The mobile payment solution is since October 2015 promoted and marketed by Orange to its French user base. More than 30,000 retailers – like IKEA, Picard, Relay and many more – are participating actively in the launch. Earlier this year Orange Cash already started nationwide in Spain.

- **Fintech clients/partners**: (Wirecard providing technology-, riskmanagement-, banking and processing-services): **Lendico** (Peer-to-Peer lending platform for private borrowers), **Zencap** (Peer-to-Peer lending platform for SMEs), **Number 26** (mobile banking), **Rate Pay** (deferred payment solutions for online shops), **Holvi** (online banking for SMEs)
Operative Highlights/Innovations YTD 2015

- Payment Wearable/Payment Wearable SDK: Wirecard presented a payment wearable solution based on Host Card Emulation (HCE) technology and launched a Software Development Kit (SDK) for wearable payment solutions. A dedicated developer portal will provide access to a range of programming interfaces (APIs), tools and simulators, which simplify the integration of payment functions into various different applications and devices ranging from wristbands and smart-watches to clothes.

- boon: Wirecard AG is redefining smartphone payments. As a digital payment solution for Android smartphones based on HCE, boon will in future combine innovative payment functions, loyalty points and couponing as well as a range of personal finance services. The app communicates with point of sale terminals via near field communication (NFC).
  
  More details to boon in chapter Products & Services
Key Figures / Highlights

Operative Highlights/Innovations YTD 2015

- **Wirecard Checkout Portal** - Higher conversion rate through targeted search engine marketing: With Google AdWords, Wirecard AG is offering with its partners a new premium service for its Checkout Portal, a fully automated solution that enables online payment processing for small and medium-sized businesses (SMB) as well as marketplaces.

- **Wirecard's new development platform for mobile payment solutions** in the retail trade offers a number of advantages: It enables retailers to increase the appeal and functional scope of their own apps by integrating open and closed-loop contactless payment functions, the peer-to-peer dispatch of vouchers, discount offers and their own customer loyalty programmes.

- **B2B payment solution for the Asian Market**: The Wirecard Group has announced the launch of an innovative virtual credit card solution for companies that have supplier relations with China. The procurement payment solution from Wirecard, specially designed for China’s business-to-business market, enables the processing of real time electronic payments in Chinese Renminbi using single-use virtual cards.
Key Figures / Highlights

M&A Transaction

- **Acquisition/ expected closing:**
  - Acquisition 27/10/2015
  - End of 2015/ Beginning of 2016

- **Structure:**
  - The acquired payment business of GI Retail Group provides transaction-based services in e-commerce and money remittance
  - 100% of shares of payment service companies in India, Philippines, Indonesia and Malaysia (most important brand “Smartshop” of Hermes)
  - 60% of shares in GI Technology licensed Prepaid Payment Instrument (PPI) issuer (most important brand “iCashcard”)
  - Full Fledged Money Changers (FFMC) license in India (enabling money remittance and multi-currency transactions)

- **Strategy:**
  - Stake in one of the world´s fastest growing e-commerce market
  - Investment in global growing prepaid issuing business
  - To apply for the PBL of India (Payments bank license) of Reserve Bank of India lifting business from closed/ semi-closed-loop issuing to the next step to an open-loop-issuing license
  - Cross-selling opportunities of Wirecards technology/ products
Key Figures / Highlights

M&A transaction

- **Purchase-Price:** EUR 230 million (including a capital increase of GI Technology)
- **Earn-Outs:** Up to EUR 110 million – linked to financial performance in the years 2015 to 2017
- **Financing:** Cash + committed bank loans
- **Employees:** More than 900 employees

**Expected Financials:**

<table>
<thead>
<tr>
<th>Actsual</th>
<th>FY 13/14</th>
<th>FY 14/15</th>
<th>Growth yoy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue</td>
<td>1,109.2</td>
<td>2,677.6</td>
<td>141%</td>
</tr>
<tr>
<td>EBITDA</td>
<td>137.9</td>
<td>241.4</td>
<td>75%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Forecast</th>
<th>CY 2015</th>
<th>CY 2016</th>
<th>Growth yoy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue</td>
<td>3,150.0</td>
<td>&gt;5,250.0</td>
<td>67%</td>
</tr>
<tr>
<td>EBITDA</td>
<td>490.0</td>
<td>1,050.0-1,260.0</td>
<td>114% to 157%</td>
</tr>
</tbody>
</table>

The fiscal year of the Company currently ends at the 31st of March and does not correspond to the calendar year.
Key Figures / Highlights

M&A Transaction

- Combination of innovative technology and agent-assisted service delivery
- Unique multi-channel platform to deliver a wide range of commerce offerings and financial services (TheSmartshop)
- Virtual semi-closed-loop prepaid wallet to make e-commerce transactions (iCashcard)
- E-commerce offerings and financial services in rural and urban areas
- Money remittance (number one bank’s remitter among 123 members) (The National Payments Corporation of India (NPCI), Oct. 2015)

Growth of business:

- E-commerce growth of India – CAGR +35% from USD 17 bn at present to cross USD 100 bn by 2020 (Assocham-Pricewaterhouse Coopers, 2015)
- E-commerce in India dominated by ticketing for airline/travel
- Highly scalable business model
- Growth of electronic money remittance service
  - Money remittance through Business Correspondents (CAGR 120.5% from 2008 to 2013) (Ken Research, 2015)
  - Domestic money remittance through mobile wallets expected to grow at a CAGR of 137% until 2018 (Ken Research, 2015)
Key Figures / Highlights

M&A transaction – business model

1. Retail assisted e-commerce: Agents provide access and payment-services for e-commerce via Smartshop – example for a common transaction:

![Diagram of transaction flow]

Transaction flow

INR 4.0 Revenue

INR 2.4 COGS (mainly agent commission and bank charges)

*The amounts used in INR are exemplary and can vary from the actual values.*
Key Figures / Highlights

M&A transaction – business model

2. E-commerce purchase/payment with iCASHCARD (prepaid wallet)

Revenue recognition:
mainly top-up, commission for mobile recharges, processing fees

COGS:
mainly agent commission and banking fees
Products and Solutions

HCE app for mobile payment – redefining smartphone payments

Make payments conveniently and securely on your smartphone. Simply hold your smartphone against the payment terminal in a shop, enter your PIN and that's it!
Usability
boon. comes with an intuitive user interface and fresh design that represents the modern, individual lifestyle of its users. After the app download, boon. is ready to be used immediately. Mobile payments with boon. are already possible at any NFC-enabled point-of-sale terminal and everywhere where the MasterCard and contactless logo appears.

Security
boon. offers safe technology and gives a transparent view of all transactions, in real-time. The integrated complete package “boon.protect” secures maximized buyer protection by means of Wirecard risk management tools as well as tokenization of card details. Furthermore, the package includes the use of biometric security functions via fingerprint or PIN entry as well as real-time push-notifications for each transaction.

Value added services
boon. will combine not only innovative and secure payment functions but also loyalty solutions and a wide range of personal finance services like micro credits, peer-to-peer (P2P) payments and many more.

Distribution
The boon. payment app will be offered by Wirecard directly to consumers and also as co-branding solution in collaboration with sales and cooperation partners. The app will go live in Germany on 23th November 2015 and within the next month, boon. will be rolled out step-by-step to the rest of Europe.
Products and Solutions

End-to-end services

- Mainly operated by Wirecard's B2B clients and partners
- Interface with end-customer (online, mobile, POS)

End-to-end services for all industry verticals / White-Label, Co-Branded, Wirecard-Branded:
- Technical Services
  - Risk Management
  - Payment Service Provider / Payment Gateway
  - Value-added-services
- Banking related services
  - Acquiring / Payment Acceptance (online, mobile, POS)
  - Issuing Solutions
Fintech cooperation provides benefits for all parties

- **Fintechs concentrate on**
  - trends and technological innovations
  - Improvement of banking with regards to promptness, comfort and efficiency.
  - multichannel-solutions available online, mobile or at the POS

- **Fintechs need**
  - easy entry to software technology, banking solutions, support with risk management, issuing of cards, mobile payment and easy introduction to value-added-services like bonus programs

- **Fintechs have**
  - a manageable customer group
  - very little experience with regulations and IT security

- **... and Wirecard offers:**
  - banking-, software- and payment-solutions, risk management, card issuing and value added services - everything from one source
Products and Solutions

Fintech lending platform clients (Wirecard providing risk management, technology, banking, processing and backup services):

Wirecard
- Risk management
- Technology
- Processing
- Banking services

Peer-to-Peer lending platform

Collection of Credit Funding
Platform matches borrowers with investors

Payback payout to investors

Payback collection (principal + interest)

Payout of Loan to borrower

Individual or institutional Investors

Borrowers: Private individuals or SMEs
Wirecard ePOS concept: Customer-controlled check-out

The customer uses the merchant’s application and is checked in at the retailer using Bluetooth on the mobile phone.

Customer scans the goods using the app.

No more queuing at the check-out.

Loyalty points and vouchers can be transferred easily via the app.

For the payment, Wirecard processes a card present transaction (HCE / SIM card or handset based secure element).

Customer pays via self-check-out using the retailer’s store app – no matter where he is in the store.
## Products and Solutions

### WIRECARD PLATFORM

#### End-to-End Services for All Industry Verticals
- Online, POS, Mobile, Mail order, Telephone order (Moto)
- White-Label, Co-Branded, Wirecard-Branded

#### Risk Management
- 360° risk management
- Automated fraud recognition
- Address verification
- Credit rating agency gateway
- Device fingerprinting
- Real time rule engine
- Bespoke decision logic
- Scoring cards
- Hotlists (black/white/grey)
- Connection to sanction lists and other relevant databases to combat money laundering and funding of terrorism
- Online and offline customer legitimisation processes

#### Multi-Channel Payment Gateway
- More than 200 international payment network links (banks, payment solutions and card networks)
- All globally relevant payment solutions
- Tokenisation of sensitive payment data
- Industry-specific software solutions
- Real-time reporting and business intelligence tools across all sales channels (IPoS, e-Com, m-Com, etc.)
- Subscription management
- Billing and settlement plan (BSIP)
- Automated dispute management
- White-labelled user and system interfaces
- One platform/interface for payments at IPoS, unattended, e-Commerce, m-Com, carrier billing
- Automated merchant self-sign-up solution

#### Payment Acceptance Solutions
- Card acquiring/processing
- Card acceptance for Visa, MasterCard, JCB, American Express, Discover/Discover, Union Pay
- Payment acceptance of alternative payment solutions/processing
- Processing in all globally relevant currencies
- Terminal software for payment and value-added services
- Terminal management solutions
- Biometric and “mini ATM” solutions for emerging markets
- International white-label program interface for mobile point of sale (mPOS) solutions

#### Issuing Solutions
- **Standard issuing solutions**
  - Processing of card transactions
  - Tokenisation of credit card data
  - Issuing licences for Visa and MasterCard
  - e-money licence for SEPA countries
  - Open and closed loop cards
  - PIN management
  - Multi-channel self-service user registration and data management
  - Various types of accounts (prepaid, decoupled debit/credit)
  - Comprehensive application program interfaces (APIs) for flexible integration in the customer system
  - Credit facility management

- **Card-based issuing solutions**
  - Multiple card types (credit, debit and prepaid card) in various forms
  - Plastic cards with magnetic strips
  - EMV cards for chip and PIN payments
  - Dual interface cards for chip and PIN and contactless payments
  - Sticker for contactless payments
  - Mobile cards for contactless payments in high-street retail and for in-app payments
  - 3D Secure Service
  - One-time use cards
  - Combo and partner cards
  - e-Wallet payments online

- **Issuing solutions for mobile payments**
  - SP-TSM gateway to all major SE-TSMs
  - E2E HCE solution for mobile cards
  - Wallet solutions
  - Direct charging-on-of card costs
  - Standard white-label mobile app and responsive online UI
  - Storage of encrypted card data via cloud-based payment/POS or SIM card or an embedded secure element for contactless payments at the POS
  - In-app payments on smartphones (INFO, O2 card)
  - Payment at the POS
  - Card creation and provision in real time
  - Various top-up methods via alternative payment processes and automatic top-up
  - Full integration in all Wirecard issuing standard products, such as corporate expense cards, premium cards, payroll cards, gift cards, etc.

#### Mobile
- POP funds transfer functions/international money remittance
- In-app payments
- Credit on demand
- Microcredits
- Personal finance
- Integration of HCE wearable software development kit (SDK)
- Payment SDK for iOS and Android
- Mobile payments including wallets and payment apps
- Platform-based white-label wallet solution
- Mobile banking

### Value-Added Services
- Transaction-independent coupon management system
- Connection to third party loyalty systems
- White-label merchant self-service platform for campaign management
- Loyalty and couponing services

### Services
- Card personalisation
- Multilingual service team with vast expertise in providing support for financial products, available 24/7
- Case management
- Payment guarantees
- Banking services for business and private customers
- Currency management
- Banking services for business and private customers
- Consolidated settlement and treasury services

### Omnichannel Loyalty and Couponing System
- Integrated processing of issuing and acquiring transactions in real time
- Connected IPoS platform with transaction data analysis at item level
- Contextual and financial offers

### Payment Terminal Infrastructure Services
- Credit and fraud management support
- BIN sponsorship
- Card programme management
- Merchant support
- Consultancy on global payment strategies
- Merchant and customer promotions for payment and value added services through own omni-channel center
Products and Solutions

More than 21,000 merchants

WIRECARD PAYMENT SCHEMES

NORTH AMERICA
- MasterCard, Visa, American Express, JCB, Diners International/Discover, UnionPay
- Swift
- PayPal, Skrill, Digital Wallet, MasterPass, Wire Transfer

LATIN AMERICA
- MasterCard, Visa, American Express, JCB, Diners International/Discover, UnionPay
- Swift
- PayPal, Skrill, Digital Wallet, MasterPass, Wire Transfer

EUROPE, EAST, EUROPE, RUSSIA
- MasterCard, Visa, American Express, JCB, Diners International/Discover, UnionPay
- Swift
- PayPal, Skrill, Digital Wallet, MasterPass, Wire Transfer

AFRICA
- MasterCard, Visa, American Express, JCB, Diners International/Discover, UnionPay
- Swift
- PayPal, Skrill, Digital Wallet, MasterPass, Wire Transfer

ASIA, ASIA PACIFIC
- MasterCard, Visa, American Express, JCB, Diners International/Discover, UnionPay
- Swift
- PayPal, Skrill, Digital Wallet, MasterPass, Wire Transfer

Australia
- POLi
- Alipay
- indonesian
- mopay/boku
- Maybank2u, CIMB Clicks

Philippines
- Maybank2u, CIMB Clicks

Singapore
- Maybank2u, CIMB Clicks

Thailand
- mopay/boku

LATIN AMERICA
- MasterCard, Visa, American Express, JCB, Diners International/Discover, UnionPay
- Swift
- PayPal, Skrill, Digital Wallet, MasterPass, Wire Transfer

Brazil
- Transfersncia Bradesco, Debito Bradesco
- Boito Bancária, Mercado Pago

Mexico
- mopay/boku

Spain
- Sofortüberweisung.de
- YandexMoney
- united kingdom
- Sofortüberweisung.de

France
- Sofortüberweisung.de
- giropay, Sofortüberweisung.de
- Guaranteed Payment en Invoice, Klarna
- mPass, YAPITAL

Netherlands
- IDEAL, Sofortüberweisung.de
- Klarna

Poland
- Trustly, Przelewy24, Sofortüberweisung.de

Russia
- Moneta.ru, YandexMoney

Sweden
- Trustly
- Klarna

Switzerland
- Sofortüberweisung.de
3. Growth Drivers, Strategy and Outlook
Growth Drivers, Strategy and Outlook

E-Commerce

▪ Online retail sales in Western Europe are growing at a CAGR of 12% until 2018 (Forrester Research Online Retail Forecast, 2013 to 2018)

▪ The annual transaction value of online, mobile and contactless payments: $4.7 trillion by 2019 (2014: $2.5 trillion)  (Juniper Research, June 2014)

▪ Worldwide E-Commerce for 2015 and 2016 expected to grow by 13% to 15% (eMarketer, July 2014)

▪ German E-Commerce market to grow around 11.8% in 2015 (Handelsverband Deutschland Online Monitor 2014)

▪ Projected online retail sales by country in billion USD*:

*Source: Forrester Research Online Retail Forecast, 2013 to 2018 (Western Europe) Report
Growth Drivers, Strategy and Outlook

Issuing and Mobile Services

- 195 billion mobile commerce transactions annually from mobile phone and tablet users by 2019, up from 72 billion in 2014 (CAGR: 22.05%) (Juniper Research, December 2014)

- Over 2 billion mobile phone or tablet users will make some form of mobile commerce transaction by the end of 2017 (Juniper Research, November 2014)

- Worldwide Mobile Payments are projected to grow by 60.8% to 47 billion transactions through to 2015 (2013: 29.2 billion) (Capgemini, October 2014)

- The number of NFC-enabled phones is expected to keep growing and reach around 550 million devices in 2014, helped by Apple’s devices and an expanding number of Android gadgets (Gartner, September 2014)

- Over 1.75 billion mobile phone users will have used their devices for banking purposes by the end of 2019 (2014: 800 million user) (Juniper Research, July 2014)

- According to MasterCard (all) 600,000 terminals in Germany shall be replaced by NFC enabled devices by January 2018 (Handelsblatt, July 2014)

- 2.1 million contactless terminals in Europe currently (Visa Europe, January 2015)
Outlook

FY 2015: The Management Board has added granularity to its previous EBITDA forecast for the 2015 fiscal year of EUR 220 million to EUR 232 million, to a current forecast of EUR 223 million to EUR 232 million.

Forecast based on:

- European E-commerce market growth ~12%
- Increase in transaction volume processed with existing and new customers for Wirecard Group
- Economies of scale from transaction-oriented business model
- Cross-selling effects with existing customers
- Expanding issuing and bank services (including Mobile Services)
- Earnings contributions from M&A transactions
- First earning contributions from Mobile Payment
4. Financial Data
## Financial Data

### Key Figures 9M 2015/9M 2014

<table>
<thead>
<tr>
<th>in kEUR</th>
<th>9M 2015</th>
<th>9M 2014</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues</td>
<td>540,981</td>
<td>424,240</td>
<td>28%</td>
</tr>
<tr>
<td>EBITDA</td>
<td>158,351</td>
<td>120,954</td>
<td>31%</td>
</tr>
<tr>
<td>EBIT adjusted*</td>
<td>135,047</td>
<td>104,285</td>
<td>29%</td>
</tr>
<tr>
<td>EBIT</td>
<td>119,111</td>
<td>92,161</td>
<td>29%</td>
</tr>
<tr>
<td>Taxes</td>
<td>15,734</td>
<td>14,193</td>
<td>11%</td>
</tr>
<tr>
<td>Profit after Taxes</td>
<td>98,265</td>
<td>74,158</td>
<td>33%</td>
</tr>
<tr>
<td>EPS (undiluted) in EUR</td>
<td>0.80</td>
<td>0.61</td>
<td>31%</td>
</tr>
<tr>
<td>Operating cash flow**</td>
<td>133,280</td>
<td>103,436</td>
<td>29%</td>
</tr>
<tr>
<td>Shareholders’ equity</td>
<td>1,149,537</td>
<td>1,038,449</td>
<td>11%</td>
</tr>
<tr>
<td>Total equity and liabilities</td>
<td>2,187,909</td>
<td>1,831,698</td>
<td>19%</td>
</tr>
<tr>
<td>Employees*** as of 30.09.2015 / 30.09.2014</td>
<td>2,119</td>
<td>1,691</td>
<td>25%</td>
</tr>
<tr>
<td>thereof full-time employees</td>
<td>1,884</td>
<td>1,518</td>
<td>24%</td>
</tr>
<tr>
<td>thereof part-time employees</td>
<td>235</td>
<td>173</td>
<td>36%</td>
</tr>
</tbody>
</table>

* Adjusted by PPA incurred amortisation
** Consolidated cash flow from operating activities (adjusted)
*** Thereof 146 employees 3Pay, GFG Group, Wirecard Africa Holding Pty Ltd. (formerly Amara technology Africa Pty. Ltd.) and Wirecard India Private Limited (formerly Visa Processing Service) (M&A)
Financial Data

Revenues, Costs & EBITDA Growth 9M 2015/9M 2014

in kEUR

<table>
<thead>
<tr>
<th></th>
<th>9M 2014</th>
<th>9M 2015</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue</td>
<td>424,240</td>
<td>540,981</td>
<td>+27.5%</td>
</tr>
<tr>
<td>Cost of materials, own work capitalised, personnel expenses, other operating expenses, other operating income</td>
<td>303,286</td>
<td>382,630</td>
<td>+26.2%</td>
</tr>
<tr>
<td>EBITDA</td>
<td>120,954</td>
<td>158,351</td>
<td>+30.9%</td>
</tr>
</tbody>
</table>
## Financial Data

### Development Acquiring & Issuing Segment 9M 2015

in kEUR

<table>
<thead>
<tr>
<th>9M 2015</th>
<th>Revenues</th>
<th>EBITDA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquiring &amp; Issuing Segment</td>
<td>185,912</td>
<td>27,161</td>
</tr>
<tr>
<td>Acquiring</td>
<td>146,475</td>
<td>18,363</td>
</tr>
<tr>
<td>Issuing</td>
<td>39,437</td>
<td>8,798</td>
</tr>
</tbody>
</table>
# Financial Data

## Consolidated Income Statement 9M 2015/9M 2014

<table>
<thead>
<tr>
<th></th>
<th>9M 2015</th>
<th>of revenues</th>
<th>9M 2014</th>
<th>of revenues</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenues</strong></td>
<td>540,981</td>
<td></td>
<td>424,240</td>
<td></td>
</tr>
<tr>
<td><strong>Own work capitalised</strong></td>
<td>19,800</td>
<td></td>
<td>18,355</td>
<td></td>
</tr>
<tr>
<td><strong>Cost of materials</strong></td>
<td>-295,469</td>
<td>54.6%</td>
<td>-241,835</td>
<td>57.0%</td>
</tr>
<tr>
<td><strong>Personnel expenses</strong></td>
<td>-66,118</td>
<td>12.2%</td>
<td>-47,156</td>
<td>11.1%</td>
</tr>
<tr>
<td><strong>Other operating expenses</strong></td>
<td>-45,067</td>
<td>8.3%</td>
<td>-36,123</td>
<td>8.5%</td>
</tr>
<tr>
<td><strong>Other operating income</strong></td>
<td>4,224</td>
<td></td>
<td>3,472</td>
<td></td>
</tr>
<tr>
<td><strong>EBITDA</strong></td>
<td>158,351</td>
<td>29.3%</td>
<td>120,954</td>
<td>28.5%</td>
</tr>
<tr>
<td>Amortisation and depreciation (M&amp;A adjusted)</td>
<td>-23,304</td>
<td>4.3%</td>
<td>-16,668</td>
<td>3.9%</td>
</tr>
<tr>
<td><strong>EBIT adjusted</strong>*</td>
<td>135,047</td>
<td>25.0%</td>
<td>104,285</td>
<td>24.6%</td>
</tr>
<tr>
<td>PPA related amortisation</td>
<td>-15,936</td>
<td>2.9%</td>
<td>-12,124</td>
<td>2.9%</td>
</tr>
<tr>
<td><strong>EBIT</strong></td>
<td>119,111</td>
<td>22.0%</td>
<td>92,161</td>
<td>21.7%</td>
</tr>
<tr>
<td>Financial results</td>
<td>-5,112</td>
<td></td>
<td>-3,810</td>
<td></td>
</tr>
<tr>
<td>Income tax</td>
<td>-15,734</td>
<td><strong>13.8%</strong></td>
<td>-14,193</td>
<td><strong>16.1%</strong></td>
</tr>
<tr>
<td><strong>Profit after Taxes</strong></td>
<td>98,265</td>
<td></td>
<td>74,158</td>
<td></td>
</tr>
</tbody>
</table>

* Adjusted by PPA incurred amortisation  
** Taxes on income and profit with regards to Earnings before Taxes (EBT)
Income taxes 9M 2015/9M 2014

<table>
<thead>
<tr>
<th>in kEUR</th>
<th>9M 2015</th>
<th>in % of earnings before taxes</th>
<th>9M 2014</th>
<th>of earnings before taxes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings before taxes</td>
<td>113,999</td>
<td></td>
<td>88,351</td>
<td></td>
</tr>
<tr>
<td>Taxes on income and profit</td>
<td>-15,734</td>
<td>13.8%</td>
<td>-14,193</td>
<td>16.1%</td>
</tr>
<tr>
<td>thereof impact from deferred taxes</td>
<td>-1,617</td>
<td>1.4%</td>
<td>-2,024</td>
<td>2.3%</td>
</tr>
<tr>
<td>thereof taxes to be paid</td>
<td>-14,117</td>
<td>12.4%</td>
<td>-12,169</td>
<td>13.8%</td>
</tr>
<tr>
<td>Paid taxes on income</td>
<td>-14,327</td>
<td></td>
<td>-13,993</td>
<td></td>
</tr>
<tr>
<td>thereof income taxes</td>
<td>-14,327</td>
<td></td>
<td>-8,674</td>
<td></td>
</tr>
<tr>
<td>thereof capital gain tax on dividends</td>
<td>0</td>
<td></td>
<td>-5,319</td>
<td></td>
</tr>
</tbody>
</table>
### Financial Data

#### Balance Sheet as of 30 September 2015/31 December 2014

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets in kEUR</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-current assets</td>
<td>851,892</td>
<td>812,145</td>
</tr>
<tr>
<td>Goodwill</td>
<td>223,476</td>
<td>218,202</td>
</tr>
<tr>
<td>Customer relationships</td>
<td>332,720</td>
<td>341,365</td>
</tr>
<tr>
<td>Internally gen. intangible assets</td>
<td>74,790</td>
<td>62,173</td>
</tr>
<tr>
<td>Other intangible assets</td>
<td>46,931</td>
<td>49,229</td>
</tr>
<tr>
<td>Deferred tax assets</td>
<td>1,133</td>
<td>894</td>
</tr>
<tr>
<td>Other property, plant &amp; equipm.</td>
<td>25,656</td>
<td>16,292</td>
</tr>
<tr>
<td>Fin. assets/ int. bearing securities</td>
<td>147,186</td>
<td>123,991</td>
</tr>
<tr>
<td><strong>Current assets</strong></td>
<td><strong>1,336,016</strong></td>
<td><strong>1,183,013</strong></td>
</tr>
<tr>
<td>Trade receivables</td>
<td>380,310</td>
<td>354,602</td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>793,297</td>
<td>695,076</td>
</tr>
<tr>
<td>Interest-bearing securities</td>
<td>147,277</td>
<td>122,919</td>
</tr>
<tr>
<td>Other</td>
<td>15,132</td>
<td>10,416</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td><strong>2,187,909</strong></td>
<td><strong>1,995,159</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Equity and liabilities in kEUR</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shareholders´ equity</td>
<td>1,149,537</td>
<td>1,072,886</td>
</tr>
<tr>
<td>Liabilities</td>
<td>1,038,371</td>
<td>922,273</td>
</tr>
<tr>
<td>Current provisions</td>
<td>986</td>
<td>1,284</td>
</tr>
<tr>
<td>Tax provisions</td>
<td>9,138</td>
<td>9,498</td>
</tr>
<tr>
<td>Trade payables</td>
<td>287,559</td>
<td>298,367</td>
</tr>
<tr>
<td>Interest-bearing bank loans</td>
<td>165,738</td>
<td>98,359</td>
</tr>
<tr>
<td>Deferred income taxes</td>
<td>29,196</td>
<td>28,721</td>
</tr>
<tr>
<td>Other non-current liabilities</td>
<td>17,576</td>
<td>29,257</td>
</tr>
<tr>
<td>Other current liabilities</td>
<td>52,532</td>
<td>60,053</td>
</tr>
<tr>
<td>Customer deposits</td>
<td>475,648</td>
<td>396,733</td>
</tr>
<tr>
<td><strong>Total equity and liabilities</strong></td>
<td><strong>2,187,909</strong></td>
<td><strong>1,995,159</strong></td>
</tr>
</tbody>
</table>
# Financial Data


<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>793,297</td>
<td></td>
</tr>
<tr>
<td>Trade and other receivables</td>
<td>380,310</td>
<td></td>
</tr>
<tr>
<td>Interest-bearing liabilities / other current liabilities</td>
<td>-56,813</td>
<td>-270,754</td>
</tr>
<tr>
<td>Customer deposits from banking operations</td>
<td>-475,648</td>
<td>-270,754</td>
</tr>
<tr>
<td>Non-current interest-bearing securities</td>
<td>57,616</td>
<td></td>
</tr>
<tr>
<td>Interest-bearing securities and fixed-term deposits</td>
<td>147,277</td>
<td></td>
</tr>
<tr>
<td>Trade payables</td>
<td>-287,559</td>
<td></td>
</tr>
<tr>
<td><strong>Net Cash Position - Wirecard</strong></td>
<td>558,481</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash flow from operating activities (adjusted)</td>
<td>133,280</td>
<td>103,436</td>
</tr>
<tr>
<td>Operative CAPEX</td>
<td>33,428</td>
<td>35,216</td>
</tr>
<tr>
<td><strong>Free cash flow</strong></td>
<td>99,852</td>
<td>68,220</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Cash conversion in kEUR</th>
<th>30.09.2015</th>
<th>30.09.2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Free cash flow</td>
<td>99,852</td>
<td>68,220</td>
</tr>
<tr>
<td>Earnings after tax</td>
<td>98,265</td>
<td>74,158</td>
</tr>
<tr>
<td><strong>Cash conversion in percent</strong></td>
<td>101.6</td>
<td>92.0</td>
</tr>
</tbody>
</table>
Growth Drivers, Strategy and Outlook

Sale of Visa Europe to Visa Inc.

Visa Inc. to acquire Visa Europe from European member banks
Purchase Price includes EUR 16.5 billion upfront payment (11.5 in cash and 5.0 in shares) and up to EUR 4.7 billion earn-out, in total 21.2 billion whereof Wirecard Bank AG expects in total EUR 100 million.

Expected Proceeds as member of Visa Europe*: (Wirecard Bank AG, a 100% subsidiary of Wirecard AG)

- **Upfront consideration on completion***:
  (Closing expected Q2 2016)
  - ~ EUR 54 million in Cash
  - ~ EUR 24 million preferred stock convertible into class A common shares

- **Earn-out***:
  - ~ EUR 22 million payable following the 4th anniversary of close
  - Based on achievement of net revenue targets during the 16 quarters following closing

**Acquisition will have a neutral effect on Wirecard Group’s operative business**

*) The figures specified for the consideration are, however, approximate and based on current estimates, since Wirecard AG has not yet all relevant information to calculate the consideration. The actual amounts received by the Wirecard Bank AG may therefore differ.
Calculation of the split of the expected proceeds of EUR 100 million into upfront consideration (Cash and preferred stock) and earn-out are based on the figures (complete transaction) provided by Visa Inc. in it’s announcement to acquire Visa Europe from European member banks and the derived relation of upfront consideration and earn-out.
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Wirecard AG mostly publishes its figures in thousands of euro (kEUR). The use of rounding means that it is possible that some figures do not add up exactly to form the totals stated, and that the figures and percentages do not exactly reflect the absolute values on which they are based.

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Contact

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