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1. Key Figures / Highlights 2012
## Key Figures 2012

<table>
<thead>
<tr>
<th></th>
<th>FY 2012</th>
<th>FY 2011</th>
<th>Change in %</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Results</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transaction volume</td>
<td>EUR bn</td>
<td>20.8</td>
<td>15.5</td>
</tr>
<tr>
<td>Revenues</td>
<td>EUR mn</td>
<td>394.6</td>
<td>324.8</td>
</tr>
<tr>
<td>EBITDA</td>
<td>EUR mn</td>
<td>109.2</td>
<td>84.4</td>
</tr>
<tr>
<td>EBIT</td>
<td>EUR mn</td>
<td>93.6</td>
<td>75.9</td>
</tr>
<tr>
<td>Earnings after taxes</td>
<td>EUR mn</td>
<td>73.3</td>
<td>61.2</td>
</tr>
<tr>
<td><strong>Operating Cash Flow</strong></td>
<td>EUR mn</td>
<td>94.9</td>
<td>61.0</td>
</tr>
<tr>
<td>Earnings per share</td>
<td>EUR</td>
<td>0.67</td>
<td>0.60</td>
</tr>
<tr>
<td>(undiluted)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Consolidated cash flow from operating activities (adjusted)
Diversified Customer Portfolio – Target Industries

In fiscal year 2012 the transaction volume* amounted to EUR 20.8 billion (+34.2% yoy). Thereof EUR 2.2 billion (~10.7% annual average) was generated in Asia.

On average, the break-down according to our target industries in the course of fiscal year 2012 was as follows:

* Transaction volume: basically acceptance and issuing means of payment along with associated value added services
Operational Highlights 2012

- **Luxury Premium Fashion Designers:** Versace (international online strategy), US fashion label Tory Burch (European Online Store), Tamaris online shop of the Wortmann Gruppe. Due to acquisition of material assets from Netrada new exclusive clients were obtained: e.g. Görtz, Lacoste and Puma.

- **Mobile Card Reader Solution for smartphones and tablets:** enables mobile card payments at the point of sale.

- **Tokenization Solution for the Tourism Industry:** PCI-conform data safe to protect confidential payment transactions.

- **Innovative Payment module developed for In-App Payments,** e.g. myTaxi

- **Co-operations:** e.g. TravelTainment (Amadeus IT Group), hybris shop software

Cooperations in Mobile Payment

- **Deutsche Telekom AG**: technical processes for issuing the Telekom MasterCard and support Deutsche Telekom in processing payments / card management / real-time issuing of cards / payment processing and additional services

- **Telefonica Deutschland**: issuing of the MasterCard mpass Card / Wirecard also enables payment processing / provisioning of the virtual “O₂ Wallet mpass Card” to NFC-enabled SIM cards / direct money transfer from smartphone to smartphone (person-to-person)

- **SFR (French Telecommunication Company)**: direct money transfer from smartphone to smartphone (person-to-person) / mobile wallet processing / issuing services + card management for NFC-based MasterCards (Wirecard = card issuer)

- **Vodafone Group**: partnership with Wirecard for the introduction of its mobile payment service / creation, implementation and operation of technical Mobile Payment processes + issuing of virtual and physical co-branded Visa cards
Key Figures / Highlights 2012

Acquisitions in Asia 2012

PT PrimaVista Solusi, Jakarta
leading Indonesian Payment Service Provider
– Payment solutions for emerging markets incl. POS, mini- and mobile ATMs, Internet, 250 employees, >130,000 payment terminals
– EUR 39.7 million cash
EBITDA contribution 2013: approx. EUR 4 million

Trans Infotech Pte. Ltd., Singapore
Payment solutions for Vietnam, Laos, Cambodia, Singapore, Philippines and Myanmar
– 80 employees, >60,000 payment terminals
– EUR 21.7 million cash
– Consolidated: April 2013,
EBITDA contribution 2013 after integration costs: approx. EUR 1 to 1.5 million

© 2013 Wirecard AG
2. Products and Solutions
# Products and Solutions

## Wirecard Platform

<table>
<thead>
<tr>
<th>Multi-channel Payment Gateway</th>
<th>Payment Acceptance Solutions</th>
<th>Risk and Fraud Management</th>
<th>Issuing Solutions</th>
<th>Wallet Solutions</th>
<th>Payment Innovations</th>
</tr>
</thead>
<tbody>
<tr>
<td>More than 200 connections to banks, payment solutions and card networks</td>
<td>Card acquiring processing</td>
<td>Automated fraud pattern detection</td>
<td>Card issuing processing</td>
<td>Multi-channel consumer enrolment and base-data management</td>
<td>International money remittance</td>
</tr>
<tr>
<td>Tokenization of sensitive payment data</td>
<td>Acquiring processing of alternative payment schemes</td>
<td>Address verification</td>
<td>Multiple card types (credit, debit and prepaid cards)</td>
<td>Zero-balance and pass-through accounts</td>
<td>In-app payments</td>
</tr>
<tr>
<td>Adapters for industry software solutions</td>
<td>Multi-currency processing and settlement</td>
<td>Credit rating agency gateway</td>
<td>Multiple form factors: plastic, virtual, mobile, sticker, dual-interface</td>
<td>Credit facility management</td>
<td>Mobile card reader solutions</td>
</tr>
<tr>
<td>Real-time reporting and business intelligence</td>
<td>Terminal software for payment and value added services</td>
<td>Device fingerprinting</td>
<td>Issam card creation</td>
<td>Multiple rop-up and funding sources</td>
<td>Loyalty and couponing services</td>
</tr>
<tr>
<td>Subscription management</td>
<td>Terminal management solutions</td>
<td>Real-time rule-engine</td>
<td>SP-TSM™ gateway</td>
<td>Mobile and Internet apps</td>
<td>Contextual advertising and cash-back</td>
</tr>
<tr>
<td>Billing and Settlement Plan (BSP)</td>
<td></td>
<td>Bespoke decision logic and score cards</td>
<td></td>
<td>Peer-to-peer funds transfer (P2P)</td>
<td>Biometric and &quot;mini ATM&quot; solutions for emerging markets</td>
</tr>
<tr>
<td>Automated dispute management</td>
<td></td>
<td>Hotlists (black/white/grey)</td>
<td></td>
<td></td>
<td>Industry solutions (e.g. public transport, taxi, airline,...)</td>
</tr>
<tr>
<td>White-label user- and system-interfaces</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Services

- Global payment strategy advisory
- Multi-lingual 24/7 merchant helpdesk
- Case management and exception handling
- Payment guarantee
- Corporate banking services
- Acquiring services for Visa, MasterCard, JCB, American Express, Discover/Diners, UnionPay and alternative payment methods
- Consolidated settlement and treasury services
- Terminal network deployment and operation
- Credit risk and fraud management advisory
- Case management and exception handling
- Anti-money-laundering monitoring
- Card program management
- Issuing licenses from Visa, MasterCard, JCB
- BIN sponsorship services
- Supplier selection and management
- Card personalization and data preparation
- PIN-management
- Hosted SP-TSM™ service
- Multi-lingual 24/7 helpdesk facilities
- Consumer banking services
- eMoney institution
- Managed know-your-customer (KYC) services
- Marketing and merchant enrolment support
- Management of multi-channel payment products for financial institutions and mobile operators
- Merchant and consumer acquisition for payment products with outbound callcenter

## End-to-End Solutions for All Industry Verticals

- Online
- POS
- Mobile
- Mail Order/Telephone Order (MOTO)
- White-label
- Co-branded
- Wirecard-branded

*Service Provider - Trusted Service Manager*
Products and Solutions

The Wirecard Group operates an international strategy and offers merchants various national and international payment schemes.

**NORTH AMERICA**
- Visa
- MasterCard
- American Express
- JCB
- UATP
- Diners Club
- Discover
- PayPal
- Servi/Moneybookers Wallet

**EUROPE, EASTERN EUROPE, RUSSIA**
- Visa
- MasterCard
- American Express
- JCB
- UATP
- Diners Club
- Discover
- PayPal
- Servi/Moneybookers Wallet

**LATIN AMERICA**
- Visa
- MasterCard
- American Express
- JCB
- UATP
- Diners Club
- Discover
- PayPal
- Servi/Moneybookers Wallet

**AFRICA**
- Visa
- MasterCard
- American Express
- JCB
- UATP
- Diners Club
- Discover
- PayPal
- Servi/Moneybookers Wallet

**ASIA/PACIFIC, MIDDLE EAST**
- Visa
- MasterCard
- American Express
- JCB
- UATP
- Diners Club
- Discover
- PayPal
- Servi/Moneybookers Wallet

**Austria**
- EPS Direct Debit
- Sofortüberweisung.de
- PayPal
- Servi/Moneybookers Wallet

**Belgium**
- Sofortüberweisung.de
- Bancontact/Mister Cash

**Czech Republic**
- Danske

**Denmark**
- Danske

**Estonia**
- Danske

**Finland**
- InterBank

**France**
- Carte Bleue
- Carte Bancaire
- Sofortüberweisung.de

**Germany**
- Direct Debit
- Sofortüberweisung.de
- PayPal
- Servi/Moneybookers Wallet

**Ireland**
- Local

**Italy**
- Carta
- PostePay

**Netherlands**
- Direct Debit
- iDEAL

**Poland**
- InterBank
- Przelew24

**Russia**
- Monobank
- YandexMoney

**Spain**
- Servi/Moneybookers Wallet

**Sweden**
- InsatBank

**Switzerland**
- Servi/Moneybookers Wallet

**Ukraine**
- Monobank
- YandexMoney

**United Kingdom**
- Servi/Moneybookers Wallet

**Payment Method Types**
- **Payment Cards**
  - International and domestic card brands
  - Direct Debit
  - PayPal
  - Servi/Moneybookers Wallet

- **Electronic Funds Transfer (EFT)**
  - International and domestic card brands
  - Direct Debit
  - PayPal
  - Sofortüberweisung.de

- **Online Banking Payments**
  - International and domestic card brands
  - Direct Debit
  - PayPal
  - Sofortüberweisung.de

- **Alternative Payment Schemes**
  - International and domestic card brands
  - Direct Debit
  - PayPal
  - Sofortüberweisung.de

- **Mobile Services**
  - International and domestic card brands
  - Direct Debit
  - PayPal
  - Sofortüberweisung.de

As of March 2013 (subject to errors.)
# Products and Solutions

Wirecard provides all ingredients for co-branded mobile wallet programs (white-label)

<table>
<thead>
<tr>
<th>FINANCIAL SERVICES LICENSE</th>
<th>CARD ISSUER</th>
<th>TECHNICAL SERVICES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wirecard Bank AG / Wirecard Card Solutions Ltd.</td>
<td>MasterCard/VISA issuing license</td>
<td>Mobile wallet platform</td>
</tr>
<tr>
<td>Co-Brand / 3rd Party</td>
<td>Co-Brand / 3rd Party</td>
<td>Registration KYC</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Card &amp; Account Mgmt.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Risk Mgmt.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Top-up Processing</td>
</tr>
</tbody>
</table>

Issuing processing services

- Transaction Processing
- Card Production
- Instant Issuing
- Fraud Protection

Scheme Networks

Call centre / Administration Interface

White-label Mobile Application

White-label Consumer Service Area

Card Personalization
Card & PIN Mailing
SP-TSM*

*Service Provider – Trusted Service Manager
Card Reader Solution - Flexible M-POS Solution

In Action

1. Amount input
2. Card read out
3. Signature
4. Email receipt

B2B-Solution incl. acquiring services through Wirecard Bank
Customer cases: orderbird AG, myTaxi payment
3. Growth Drivers, Strategy and Outlook
Online, offline, mobile commerce are converging – mobile internet use to accelerate

Growth in European online retail: by ~11% - 12% yoy average from 2011 to 2017 (EU-17 states) (Forrester 2013)

- European online travel market to grow by ~7% yoy (2013 to 2014) (PhoCusWright’s 2013)
- In 2013 the European online travel market will already account for a little more than 40% of the total travel market (PhoCusWright’s 2013)
- The number of users of paid content will increase by 8 to 12% through to 2017 (Forrester 2012)
- 38% of smartphone users download paid apps (BITKOM 2013)

Demand for M-POS solutions
- Average annual growth rate of 28.7% for contactless payment card systems until 2017 (Frost & Sullivan 2013)
New Business Field: Mobile Payment

- Mobile commerce to grow by 10.6% yoy average through to 2018 as a result of the spread of smartphones and tablets (Frost & Sullivan 2013)
- New solutions (prepaid- or online-based respectively mobile or contactless payments) increase the proportion of micropayments. Cash handling will become more cost intensive (Frost & Sullivan 2013)
- Payments based on NFC technology totaled (ABI Research)
  
  2012: at around USD 4 billion
  
  These could reach:
  
  2016: USD 100 billion
  
  2017: USD 191 billion
Growth Drivers, Strategy and Outlook

Loyalty- and Couponing

Loyalty and Couponing – Innovative Technology for Mobile Wallets

Added Value - like sales-promotions, bonus points or combined multi-channel-campains
Outlook

Fiscal Year 2013: EBITDA of between EUR 120 to 130 million
(taking investments for mobile payment business into account: EUR 25 million)

Guidance based on:

- Basic growth along with the European eCommerce market acceleration by ~11-12%
- Increase of the transaction volume due to new customers / existing customers
- Economies of scale from the transaction oriented business model
- Cross selling effects with existing customers
- Expansion of the Issuing- and Banking-Services
- Contribution to operating income through the M&A transactions of 2012

Proposed Dividend: Annual General Meeting on June 20 2013
EUR 0.11 per share (previous year: EUR 0.10)
4. Financial Data
## Key Figures 2012/2011

<table>
<thead>
<tr>
<th>in TEUR</th>
<th>2012</th>
<th>2011</th>
<th>Change in %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues</td>
<td>394,601</td>
<td>324,797</td>
<td>+22%</td>
</tr>
<tr>
<td>EBITDA</td>
<td>109,231</td>
<td>84,398</td>
<td>+29%</td>
</tr>
<tr>
<td>EBIT</td>
<td>93,582</td>
<td>75,913</td>
<td>+23%</td>
</tr>
<tr>
<td>Taxes</td>
<td>17,839</td>
<td>12,734</td>
<td>+40%</td>
</tr>
<tr>
<td>Profit after Taxes</td>
<td>73,297</td>
<td>61,186</td>
<td>+20%</td>
</tr>
<tr>
<td>EPS (undiluted) EUR</td>
<td>0.67</td>
<td>0.60</td>
<td>+12%</td>
</tr>
<tr>
<td>Operating cash flow*</td>
<td>94,900</td>
<td>61,033</td>
<td>+55%</td>
</tr>
<tr>
<td>Shareholders’ equity</td>
<td>541,730</td>
<td>340,887</td>
<td>+59%</td>
</tr>
<tr>
<td>Total equity and liabilities</td>
<td>1,127,884</td>
<td>707,059</td>
<td>+60%</td>
</tr>
<tr>
<td>Employees as of 12/31/2012 / 12/31/2011</td>
<td>** 899</td>
<td>569</td>
<td>+58%</td>
</tr>
<tr>
<td>thereof full-time employees</td>
<td>760</td>
<td>423</td>
<td>+80%</td>
</tr>
<tr>
<td>thereof part-time employees</td>
<td>139</td>
<td>146</td>
<td>(5%)</td>
</tr>
</tbody>
</table>

* Consolidated cash flow from operating activities (adjusted)

** Thereof 304 employees from M&A transactions (Wirecard Card Solutions Ltd. / PT Prima Vista Solusi)
## Development Acquiring & Issuing Segment 2012

in TEUR

<table>
<thead>
<tr>
<th>FY 2012</th>
<th>Revenues</th>
<th>EBITDA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquiring &amp; Issuing Segment</td>
<td>140,510</td>
<td>26,263</td>
</tr>
<tr>
<td>Acquiring</td>
<td>108,070</td>
<td>14,934</td>
</tr>
<tr>
<td>Issuing</td>
<td>32,440</td>
<td>11,329</td>
</tr>
</tbody>
</table>
Financial Data

Revenues, Costs & EBITDA Growth 2011/2012

![Graph showing financial data growth](image)

- **Revenues**: 324,797 to 394,601 in TEUR, +21.5%
- **Cost of materials incr./decr. of invent. and own work capitalized**: 235,199 * to 285,370, +21.3%
- **Personnel expenses**: 89,598 * to 109,231, +21.9%

* These are without non-recurring special expenditures in 2011 in the amount of EUR 5.2 million for relocating the company's headquarters and the even faster expansion in Asia.
Financial Data

Consolidated Income Statement 2012/2011

<table>
<thead>
<tr>
<th>in TEUR</th>
<th>2012</th>
<th>of Revenues</th>
<th>2011*</th>
<th>of Revenues</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues</td>
<td>394,601</td>
<td></td>
<td>324,797</td>
<td></td>
</tr>
<tr>
<td>Own work capitalized</td>
<td>10,260</td>
<td></td>
<td>7,442</td>
<td></td>
</tr>
<tr>
<td>Cost of materials</td>
<td>(229,785)</td>
<td>(58.2%)</td>
<td>(189,141)</td>
<td>(58.2%)</td>
</tr>
<tr>
<td>Personnel expenses</td>
<td>(37,076)</td>
<td>(9.4%)</td>
<td>(28,240)</td>
<td>(8.7%)</td>
</tr>
<tr>
<td>Other operating expenses</td>
<td>(33,104)</td>
<td>(8.4%)</td>
<td>(31,750)</td>
<td>(9.8%)</td>
</tr>
<tr>
<td>Other operating income</td>
<td>4,333</td>
<td></td>
<td>1,289</td>
<td></td>
</tr>
<tr>
<td>EBITDA</td>
<td>109,231</td>
<td>27.7%</td>
<td>84,398</td>
<td>26.0%</td>
</tr>
<tr>
<td>Amortization and depreciation</td>
<td>15,649</td>
<td>(4.0%)</td>
<td>8,485</td>
<td>(2.6%)</td>
</tr>
<tr>
<td>EBIT</td>
<td>93,582</td>
<td>23.7%</td>
<td>75,913</td>
<td>23.4%</td>
</tr>
<tr>
<td>Financial results</td>
<td>(2,446)</td>
<td></td>
<td>(1,993)</td>
<td></td>
</tr>
<tr>
<td>Income tax</td>
<td>(17,839)</td>
<td></td>
<td>(12,734)</td>
<td></td>
</tr>
<tr>
<td>Profit after Taxes</td>
<td>73,297</td>
<td></td>
<td>61,186</td>
<td></td>
</tr>
<tr>
<td>EPS (undiluted)</td>
<td>EUR 0.67</td>
<td></td>
<td>0.60</td>
<td></td>
</tr>
</tbody>
</table>

* These include in 2011 non-recurring special expenditures in the amount of EUR 5.2 million for relocating the company’s headquarters and the even faster expansion in Asia
# Taxes on Income 2012/2011

## Financial Data

<table>
<thead>
<tr>
<th>In TEUR</th>
<th>2012</th>
<th>in % of earnings before taxes</th>
<th>2011</th>
<th>in % of earnings before taxes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings before taxes</td>
<td>91,136</td>
<td></td>
<td>73,920</td>
<td></td>
</tr>
<tr>
<td>Taxes on income and profit</td>
<td>(17,839)</td>
<td>(19.6%)</td>
<td>(12,734)</td>
<td>(17.2%)</td>
</tr>
<tr>
<td>thereof impact from deferred taxes</td>
<td>(1,628)</td>
<td></td>
<td>(1,574)</td>
<td></td>
</tr>
<tr>
<td>thereof actual income taxes</td>
<td>(16,211)</td>
<td>(17.8%)</td>
<td>(11,160)</td>
<td>(15.1%)</td>
</tr>
<tr>
<td>Payment balance from taxes on income (adjusted)</td>
<td>(10,462)</td>
<td></td>
<td>(15,066)</td>
<td></td>
</tr>
</tbody>
</table>
## Financial Data

### Balance Sheet as of December 31, 2012/2011

<table>
<thead>
<tr>
<th>in TEUR</th>
<th>12/31/2012</th>
<th>12/31/2011</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-current assets</td>
<td>459,875</td>
<td>295,984</td>
</tr>
<tr>
<td>Goodwill</td>
<td>142,149</td>
<td>127,565</td>
</tr>
<tr>
<td>Deferred tax assets</td>
<td>1,112</td>
<td>936</td>
</tr>
<tr>
<td>Internally gen. intangible assets</td>
<td>28,797</td>
<td>21,748</td>
</tr>
<tr>
<td>Other intangible assets</td>
<td>25,607</td>
<td>28,530</td>
</tr>
<tr>
<td>Customer relationships</td>
<td>151,279</td>
<td>87,570</td>
</tr>
<tr>
<td>Other property, plant &amp; equipm.</td>
<td>11,802</td>
<td>2,921</td>
</tr>
<tr>
<td>Fin. Assets/int. bearing securities</td>
<td>99,128</td>
<td>26,714</td>
</tr>
<tr>
<td><strong>Current assets</strong></td>
<td>668,009</td>
<td>411,075</td>
</tr>
<tr>
<td>Trade receivables</td>
<td>215,496</td>
<td>182,146</td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>358,172</td>
<td>213,403</td>
</tr>
<tr>
<td>Interest-bearing securities</td>
<td>84,332</td>
<td>9,000</td>
</tr>
<tr>
<td>Other</td>
<td>10,010</td>
<td>6,526</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td>1,127,884</td>
<td>707,059</td>
</tr>
<tr>
<td><strong>Equity and liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shareholders’ equity</td>
<td>541,730</td>
<td>340,887</td>
</tr>
<tr>
<td>Liabilities</td>
<td>586,154</td>
<td>366,172</td>
</tr>
<tr>
<td>Current provisions</td>
<td>1,298</td>
<td>992</td>
</tr>
<tr>
<td>Tax provisions</td>
<td>6,236</td>
<td>1,319</td>
</tr>
<tr>
<td>Trade payables</td>
<td>187,249</td>
<td>135,428</td>
</tr>
<tr>
<td>Interest-bearing bank loans</td>
<td>94,970</td>
<td>86,024</td>
</tr>
<tr>
<td>Deferred income taxes</td>
<td>13,232</td>
<td>9,344</td>
</tr>
<tr>
<td>Other non-current liabilities</td>
<td>12,305</td>
<td>12,919</td>
</tr>
<tr>
<td>Other current liabilities</td>
<td>28,971</td>
<td>15,104</td>
</tr>
<tr>
<td>Customer deposits</td>
<td>241,893</td>
<td>105,042</td>
</tr>
<tr>
<td><strong>Total equity and liabilities</strong></td>
<td>1,127,884</td>
<td>707,059</td>
</tr>
</tbody>
</table>

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## Financial Data

### Changes in Shareholders’ Equity 2011/2012

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance as of December 31, 2011</td>
<td>340,887</td>
</tr>
<tr>
<td>Profit after taxes</td>
<td>73,297</td>
</tr>
<tr>
<td>Dividends paid</td>
<td>(11,198)</td>
</tr>
<tr>
<td>Capital increase</td>
<td>137,871</td>
</tr>
<tr>
<td>Contingent capital increase (convertible bonds)</td>
<td>1,682</td>
</tr>
<tr>
<td>Changes due to currency translation</td>
<td>(809)</td>
</tr>
<tr>
<td><strong>Balance as of December 31, 2012</strong></td>
<td>541,730</td>
</tr>
</tbody>
</table>

In the first quarter of fiscal 2012, Wirecard AG successfully placed a capital increase which led to net proceeds of EUR 138 mn. These were used to repay financial debt in the amount of EUR 45 mn and also to finance the acquisitions performed.
Mobile Payment Investments in 2013

INVESTMENT 2013
approx. EUR 25 million

Technological Improvement of Mobile Payment Platform
Cash out
EUR mn ~ 11 – 15

Personnel expenses /**
Cash out / Profit & Loss
EUR mn ~ 7 – 9

Other operating expenses /**
Cash out / Profit & Loss
EUR mn ~ 2 - 4

Depreciation from enhancements **
Profit & Loss
EUR mn ~ 1 - 2

* Hardware and software improvement (to be capitalized according to IFRS)
** Thereof EUR mn 10 - 15 to recognize in the Profit & Loss Statement
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