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1. Key Figures / Highlights 1st quarter of fiscal 2013
### Key Figures 1st quarter 2013

<table>
<thead>
<tr>
<th>Results</th>
<th>Q1 2013</th>
<th>Q1 2012</th>
<th>Change in %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transaction volume (EUR bn)</td>
<td>5.7</td>
<td>4.4</td>
<td>+30%</td>
</tr>
<tr>
<td>Revenues (EUR mn)</td>
<td>101.1</td>
<td>83.6</td>
<td>+21%</td>
</tr>
<tr>
<td>EBITDA (EUR mn)</td>
<td>26.3</td>
<td>23.3</td>
<td>+13%</td>
</tr>
<tr>
<td>EBIT (EUR mn)</td>
<td>21.1</td>
<td>19.7</td>
<td>+7%</td>
</tr>
<tr>
<td>Earnings after taxes (EUR mn)</td>
<td>16.5</td>
<td>15.3</td>
<td>+8%</td>
</tr>
<tr>
<td>Operating cash flow* (EUR mn)</td>
<td>22.7</td>
<td>18.3</td>
<td>+24%</td>
</tr>
</tbody>
</table>

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

After the first three months in 2013 the transaction volume* amounted to EUR 5.7 billion (+29.5% yoy). Thereof EUR 0.8 billion (~14.0%) was generated in Asia.

At the end of period under review, the following breakdown to our target industries shows that positive business trends are continuing in all fields of activity:

* Transaction volume: basically acceptance and issuing means of payment along with associated value added services
Operational Highlights Q1 2013

- Wirecard AG continued its **operational growth** with existing and new customers, such as SriLankan Airlines. At the same time the company extended yet further its international network of cooperation and distribution partners.

- **Telefónica Deutschland**: Wirecard manages payment processing and the provisioning of the virtual „O2 Wallet mpass Card“ to NFC-enabled SIM cards for Telefónica. Furthermore the service “mpass sending money” allows transfers to be made from smartphone to smartphone practically in real time.

- **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.

- **UATP**: Wirecard entered into a new partnership with UATP. As a result, Wirecard will now be able to offer and route payment solutions to all UATP Merchant types, including air, hotel, rail and travel agencies.

- **PT Prima Vista Solusi, Indonesia**: Leading Indonesian Payment Service Provider successfully integrated into Wirecard Group Operations (consolidated: Dec 2012).
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>Automated fraud pattern detection</td>
<td>Card acquiring processing</td>
<td>Card issuing processing</td>
<td>Multi-channel consumer enrollment and base-data management</td>
<td>International money remittance</td>
</tr>
<tr>
<td>Tokenization of sensitive payment data</td>
<td>Address verification</td>
<td>Acquiring processing of alternative payment schemes</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>Credit rating agency gateway</td>
<td>Multi-currency processing and settlement</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>Device fingerprinting</td>
<td>Terminal software for payment and value-added services</td>
<td>Insam card creation</td>
<td>Multiple top-up and funding sources</td>
<td>Loyalty and couponing services</td>
</tr>
<tr>
<td>Subscription management</td>
<td>Real-time rule-engine</td>
<td>Terminal management solutions</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>Bespoke decision logic and score cards</td>
<td>White-label user- and system-interfaces</td>
<td>Hostlists (black/white/grey)</td>
<td>Peer-to-peer funds transfer (P2P)</td>
<td>Biomeric and “mini ATM” solutions for emerging markets</td>
</tr>
<tr>
<td>Automated dispute management</td>
<td>Hotlists (black/white/grey)</td>
<td></td>
<td></td>
<td></td>
<td>Industry solutions (e.g. public transport, taxi, airline,...)</td>
</tr>
</tbody>
</table>

## Technology

- 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) service
- Marketing and merchant enrollment support
- Management of multi-channel payment products for financial institutions and mobile operators
- Merchant and consumer acquisition for payment products with outbound calcenter

## Services

- Global payment strategy advisory
- Multi-lingual 24/7 merchant helpdesk
- Case management and exception handling
- Payment guarantee

## 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

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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
- Skrill / Moneybookers Wallet

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

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

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

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

**Payment Method Types**
- **Payment Cards**
  - International and domestic card brands
- **Electronic Funds Transfer (EFT)**
- **Online Banking Payments**
- **Alternative Payment Schemes**
- **Mobile Payments**

**Definitions**
- Direct Debit
- Credit Card
- PayPal
- Skrill / Moneybookers Wallet

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As of March 2013 / subject to errors.
Wirecard provides all ingredients for co-branded mobile wallet programs (white-label)

**FINANCIAL SERVICES LICENSE**
- Wirecard Bank AG / Wirecard Card Solutions Ltd.
- Co-Brand / 3rd Party

**CARD ISSUER**
- Wirecard MasterCard/VISA issuing license
- Co-Brand / 3rd Party

**TECHNICAL SERVICES**
- Mobile wallet platform
  - Registration KYC
  - Card & Account Mgmt.
  - Risk Mgmt.
  - Top-up Processing
- Issuing processing services
  - Transaction Processing
  - Card Production
  - Instant Issuing
  - Fraud Protection
- Scheme Networks
- Card Personalization
- Card & PIN Mailing
- SP-TSM*

**Call centre / Administration Interface**

**White-label Mobile Application**

**White-label Consumer Service Area**

*Service Provider – Trusted Service Manager*
3. Growth Drivers, Strategy and Outlook
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)
- The European online travel market will already account for a little more than 40% of the total travel market in 2013 (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
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
# Financial Data

## Key Figures Q1 2013 / Q1 2012

<table>
<thead>
<tr>
<th>in EUR K</th>
<th>Q1 2013</th>
<th>Q1 2012</th>
<th>Change in %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues</td>
<td>101,084</td>
<td>83,640</td>
<td>+21%</td>
</tr>
<tr>
<td>EBITDA</td>
<td>26,334</td>
<td>23,258</td>
<td>+13%</td>
</tr>
<tr>
<td>EBIT</td>
<td>21,070</td>
<td>19,723</td>
<td>+7%</td>
</tr>
<tr>
<td>Profit after Taxes</td>
<td>16,531</td>
<td>15,282</td>
<td>+8%</td>
</tr>
<tr>
<td>Operating cash flow*</td>
<td>22,656</td>
<td>18,262</td>
<td>+24%</td>
</tr>
<tr>
<td>Shareholders’ equity</td>
<td>558,639</td>
<td>494,116</td>
<td>+13%</td>
</tr>
<tr>
<td>Total equity and liabilities</td>
<td>1,179,335</td>
<td>868,208</td>
<td>+36%</td>
</tr>
<tr>
<td>Employees (average)</td>
<td>** 894</td>
<td>595</td>
<td>+50%</td>
</tr>
<tr>
<td>thereof full-time employees</td>
<td>** 753</td>
<td>441</td>
<td>+71%</td>
</tr>
<tr>
<td>thereof part-time employees</td>
<td>141</td>
<td>154</td>
<td>(8%)</td>
</tr>
</tbody>
</table>

* Consolidated cash flow from operating activities (adjusted)

** Thereof 254 employees from M&A-transaction of PT Prima Vista Solusi
## Financial Data

### Development Acquiring & Issuing Segment

#### Q1 2013 / Q1 2012

<table>
<thead>
<tr>
<th></th>
<th>Revenues</th>
<th>EBITDA</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Q1 2013</td>
<td>Q1 2012</td>
</tr>
<tr>
<td>Acquiring &amp; Issuing Segment</td>
<td>39,562</td>
<td>32,271</td>
</tr>
<tr>
<td>Acquiring</td>
<td>30,737</td>
<td>24,818</td>
</tr>
<tr>
<td>Issuing</td>
<td>8,825</td>
<td>7,453</td>
</tr>
</tbody>
</table>
Financial Data

Consolidated Income Statement Q1 2013 / Q1 2012

<table>
<thead>
<tr>
<th>in EUR K</th>
<th>Q1 2013*</th>
<th>of Revenues</th>
<th>Q1 2012</th>
<th>of Revenues</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues</td>
<td>101,084</td>
<td></td>
<td>83,640</td>
<td></td>
</tr>
<tr>
<td>Own work capitalized</td>
<td>3,673</td>
<td></td>
<td>2,088</td>
<td></td>
</tr>
<tr>
<td>Cost of materials</td>
<td>(59,188)</td>
<td>(58.6%)</td>
<td>(47,787)</td>
<td>(57.1%)</td>
</tr>
<tr>
<td>Personnel expenses</td>
<td>(11,007)</td>
<td>(10.9%)</td>
<td>(8,699)</td>
<td>(10.4%)</td>
</tr>
<tr>
<td>Other operating expenses</td>
<td>(9,068)</td>
<td>(9.0%)</td>
<td>(6,657)</td>
<td>(8.0%)</td>
</tr>
<tr>
<td>Other operating income</td>
<td>840</td>
<td></td>
<td>673</td>
<td></td>
</tr>
<tr>
<td>EBITDA</td>
<td>26,334</td>
<td>26.1%</td>
<td>23,258</td>
<td>27.8%</td>
</tr>
<tr>
<td>Amortization and depreciation</td>
<td>(5,264)</td>
<td></td>
<td>(3,535)</td>
<td></td>
</tr>
<tr>
<td>EBIT</td>
<td>21,070</td>
<td></td>
<td>19,723</td>
<td></td>
</tr>
<tr>
<td>Financial results</td>
<td>(954)</td>
<td></td>
<td>(700)</td>
<td></td>
</tr>
<tr>
<td>Income tax</td>
<td>(3,585)</td>
<td></td>
<td>(3,741)</td>
<td></td>
</tr>
<tr>
<td>Profit after Taxes</td>
<td>16,531</td>
<td></td>
<td>15,282</td>
<td></td>
</tr>
<tr>
<td>EPS (undiluted)</td>
<td>EUR 0.15</td>
<td></td>
<td>0.15</td>
<td></td>
</tr>
</tbody>
</table>

* These include in 2013 special investments for hardware and software improvements to expand the existing mobile payments infrastructure, which results in personnel expenses, other operating expenses and amortization and depreciation with an amount of circa EUR 2.2 million.
## Financial Data

### Taxes on Income Q1 2013 / Q1 2012

<table>
<thead>
<tr>
<th>in EUR K</th>
<th>Q1 2013</th>
<th>in % of earnings before taxes</th>
<th>Q1 2012</th>
<th>in % of earnings before taxes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Earnings before taxes</strong></td>
<td>20,116</td>
<td></td>
<td>19,023</td>
<td></td>
</tr>
<tr>
<td><strong>Taxes on income and profit</strong></td>
<td>(3,585)</td>
<td>(17.8%)</td>
<td>(3,741)</td>
<td>(19.7%)</td>
</tr>
<tr>
<td>thereof impact from deferred taxes</td>
<td>(592)</td>
<td></td>
<td>(526)</td>
<td></td>
</tr>
<tr>
<td>thereof actual income taxes</td>
<td>(2,993)</td>
<td>(14.9%)</td>
<td>(3,215)</td>
<td>(16.9%)</td>
</tr>
<tr>
<td><strong>Payment balance from taxes on income (adjusted)</strong></td>
<td>(707)</td>
<td></td>
<td>(2,246)</td>
<td></td>
</tr>
</tbody>
</table>
## Financial Data

### Balance Sheet as of March 31, 2013 / December 31, 2012

**in EUR K**

<table>
<thead>
<tr>
<th>Assets</th>
<th>03/31/2013</th>
<th>12/31/2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-current assets</td>
<td>479,508</td>
<td>459,874</td>
</tr>
<tr>
<td>Goodwill</td>
<td>141,862</td>
<td>142,149</td>
</tr>
<tr>
<td>Deferred tax assets</td>
<td>576</td>
<td>1,112</td>
</tr>
<tr>
<td>Internally gen. intangible assets</td>
<td>31,459</td>
<td>28,797</td>
</tr>
<tr>
<td>Other intangible assets</td>
<td>26,238</td>
<td>25,607</td>
</tr>
<tr>
<td>Customer relationships</td>
<td>160,208</td>
<td>151,279</td>
</tr>
<tr>
<td>Other property, plant &amp; equipm.</td>
<td>11,250</td>
<td>11,802</td>
</tr>
<tr>
<td>Fin. Assets/int. bearing securities</td>
<td>107,915</td>
<td>99,128</td>
</tr>
<tr>
<td><strong>Current assets</strong></td>
<td><strong>699,827</strong></td>
<td><strong>668,010</strong></td>
</tr>
<tr>
<td>Trade receivables</td>
<td>256,492</td>
<td>215,496</td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>322,545</td>
<td>358,172</td>
</tr>
<tr>
<td>Interest-bearing securities</td>
<td>111,116</td>
<td>84,332</td>
</tr>
<tr>
<td>Other</td>
<td>9,674</td>
<td>10,010</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td><strong>1,179,335</strong></td>
<td><strong>1,127,884</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Equity and liabilities</th>
<th>03/31/2013</th>
<th>12/31/2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shareholders’ equity</td>
<td>558,639</td>
<td>541,730</td>
</tr>
<tr>
<td>Liabilities</td>
<td>620,696</td>
<td>586,154</td>
</tr>
<tr>
<td>Current provisions</td>
<td>1,249</td>
<td>1,298</td>
</tr>
<tr>
<td>Tax provisions</td>
<td>8,515</td>
<td>6,236</td>
</tr>
<tr>
<td>Trade payables</td>
<td>223,939</td>
<td>187,249</td>
</tr>
<tr>
<td>Interest-bearing bank loans</td>
<td>113,633</td>
<td>94,970</td>
</tr>
<tr>
<td>Deferred income taxes</td>
<td>13,288</td>
<td>13,232</td>
</tr>
<tr>
<td>Other non-current liabilities</td>
<td>11,912</td>
<td>12,305</td>
</tr>
<tr>
<td>Other current liabilities</td>
<td>24,459</td>
<td>28,971</td>
</tr>
<tr>
<td>Customer deposits</td>
<td>223,701</td>
<td>241,893</td>
</tr>
<tr>
<td><strong>Total equity and liabilities</strong></td>
<td><strong>1,179,335</strong></td>
<td><strong>1,127,884</strong></td>
</tr>
</tbody>
</table>
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