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1. Key Figures / Highlights 2013
## Key Figures 2013

<table>
<thead>
<tr>
<th>Results</th>
<th>2013</th>
<th>2012</th>
<th>Change in %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transaction volume</td>
<td>EUR bn</td>
<td>26.7</td>
<td>20.8</td>
</tr>
<tr>
<td>Revenues</td>
<td>EUR mn</td>
<td>481.7</td>
<td>394.6</td>
</tr>
<tr>
<td>EBITDA</td>
<td>EUR mn</td>
<td>126.0</td>
<td>109.2</td>
</tr>
<tr>
<td>EBITDA (adjusted)*</td>
<td>EUR mn</td>
<td>135.9</td>
<td>109.2</td>
</tr>
<tr>
<td>Earnings after taxes</td>
<td>EUR mn</td>
<td>82.7</td>
<td>73.3</td>
</tr>
<tr>
<td>Operating Cash Flow**</td>
<td>EUR mn</td>
<td>107.5</td>
<td>94.9</td>
</tr>
<tr>
<td>Earnings per share (undiluted)</td>
<td>EUR</td>
<td>0.74</td>
<td>0.67</td>
</tr>
</tbody>
</table>

* Adjusted by 2013 additional personnel and other operating expenses with an amount of approx. EUR 9.9 million to expand the existing mobile payments infrastructure
** Consolidated cash flow from operating activities (adjusted)
Diversified Customer Portfolio – Target Industries

In fiscal year 2013 the transaction volume* amounted to EUR 26.7 billion (+28.4% yoy). Thereof EUR 4.5 billion (~16.8% annual average) was generated in Asia.

On average, the break-down according to our target industries in the course of fiscal year 2013 was as follows:

- **23.0%** Travel & Mobility (17% sales share)
  - Airlines / Hotel chains
  - Travel sites / Tour operators
  - Cruise lines / Ferries
  - Car rental and transportation companies

- **33.3%** Digital Goods (34% sales share)
  - Downloads (Music / Software)
  - Games
  - Apps / SaaS
  - Sports betting / Poker

- **43.7%** Consumer Goods (49% sales share)
  - Distance trade (mail order) and brick and mortar shops
  - All sales channels – in each case physical products

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

2013:

- **Lidl**: Wirecard Bank mandated to issue and process new Lidl gift vouchers.
- **Payment Configurator**: Automated solution to rapidly configure and accept online payments enables easy setup for merchants.
- **SAP**: Wirecard joined SAP PartnerEdge program, cooperating in Payment Services.
- **Burda Digital**: Wirecard concludes extensive master agreement with Burda Digital.
- **UATP**: Wirecard offers and processes payment solutions for all UATP customers such as airlines, hotels, railway and travel companies.
- **SriLankan Airlines**: Wirecard assumes payment services in credit card processing and acquiring areas, as well as risk management, for this state-owned airline.
- **AFRAA**: Wirecard joins partner program of African Airlines Association (AFRAA) as first payment-provider.

2014:

- **Sky**: Wirecard assumes processing and acquiring of credit card payments for Sky’s new online videotec Snap.
- **Amadeus IT Group**: Wirecard and Amadeus IT Group, a leading technology partner for the global travel sector, to cooperate immediately in payments area.
Mobile Payment Highlights

2013:

- **Telefónica Germany**: Wirecard develops new solutions for Telefónica Germany’s mobile O2 Wallet mpass Card (P2P payments).

- **Orange**: France’s largest mobile telephony provider opts for Wirecard as partner to launch new "Orange Cash" Visa-based mobile payment service in France. Wirecard provides technical platform for mobile payment application, and is card-issuing bank.

- **Vodafone**: Vodafone Group launches its Vodafone SmartPass mobile payment service in Spain and Germany, with support from Wirecard Group over entire payment process. (Successful launch in the Netherlands early 2014)

- **EZ-Link**: Wirecard supports EZ-Link in launching NFC-based payments service in Singapore.

- **Loyalty & Couponing**: With couponing and loyalty system integrated into its issuing platform, Wirecard enables voucher and customer loyalty programs on mobile devices directly connected with card transactions.

2014:

- **Bluetooth Low Energy (BLE)**: Integration of BLE technology with integrated loyalty and couponing into Mobile Wallet Platform under "Bluetooth BLE Smart Payment".

- **Host Card Emulation (HCE)**: Wirecard integrates HCE technology into its Mobile Wallet platform.
Overview of M&A Activities in Asia 2013

Key Figures / Highlights 2013

Trans Infotech Pte. Ltd.
Singapore, Laos, Vietnam
Consolidated; April 2013
Leading Provider in the payment services sector for banks in Vietnam, Cambodia and Laos.

Payment Link Pte. Ltd.
Singapore, Malaysia
Consolidated; October 2013
Operator of one of the largest payment networks for local contactless payment; leading domestic acquiring processor and distributor of local prepaid cards.

PT Aprisma Indonesia
Jakarta, Indonesia
Acquired; November 2013
Consolidation; February 2014
Leading regional payment service providers. Client portfolio with 20 leading banks and telecommunication companies in Indonesia, Malaysia, Singapore and Thailand.
2. Products and Solutions
## Products and Solutions

### Wirecard Platform

#### Multi-Channel Payment Gateway
- More than 200 connections to banks, payment solutions and card networks
- Tokenization of sensitive payment data
- Adapters for industry software solutions
- Real-time reporting and business intelligence
- Subscription management
- Billing and Settlement Plan (BSP)
- Automated dispute management
- White-label user- and system-interfaces

#### Payment Acceptance Solutions
- Card acquiring processing
- Acquiring processing of alternative payment schemes
- Multi-currency processing and settlement
- Terminal software for payment and value added services
- Terminal management solutions

#### Risk and Fraud Management
- Automated fraud pattern detection
- Address verification
- Credit rating agency gateway
- Device fingerprinting
- Real-time rule-engine
- Bespoke decision logic
- Score cards
- Hotlists (black/white/grey)

#### Issuing Solutions
- Card issuing processing
- Multiple card types (credit, debit and prepaid cards)
- Multiple form factors: plastic, virtual, mobile, sticker, dual-interface
- MIFARE and CEPAS stored value cards
- Instant card creation
- SP-TSM* gateway

#### Wallet Solutions
- Multi-channel consumer enrolment and base-data management
- Zero-balance and pass-through accounts
- Credit facility management
- Multiple top-up and funding sources
- Mobile and Internet apps
- Peer-to-peer funds transfer (P2P)

#### Payment Innovations
- International money remittance
- In-app payments
- Mobile card reader solutions
- Loyalty and couponing services
- Contextual advertising and cash-back
- Biometric and ‘mini ATM’ solutions for emerging markets
- Industry solutions (e.g. public transport, taxi, airline, ...)
- NFC, BLE, QR...

### End-to-End Solutions for All Industry Verticals
- Online/PoS/Mobile/Mail order/Telephone order (Mail)
- White-Label/Co-Branded/Wirecard-Branded

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*Service Provider/Trusted Service Manager

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Products and Solutions

WIRECARD PAYMENT SCHEMES

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

PAYMENT METHOD TYPES
- PAYMENT CARDS: International and domestic card brands
- ELECTRONIC FUNDS TRANSFER: Direct Debit
- ONLINE BANKING PAYMENTS: Real-time bank transfer
- ALTERNATIVE PAYMENT SCHEMES: Wallet, Cash/Voucher, Online/Offline
- MOBILE SERVICES: Mobile payments

NORTH AMERICA
- Visa, MasterCard, American Express, JCB, UATP, Diners Club, Discover
- SWIFT
- PayPal, Skrill/Moneybookers Wallet

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

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

EUROPE, EASTERN EUROPE, RUSSIA
- Visa, MasterCard, American Express, JCB, UATP, Diners Club, Discover, China UnionPay, Maestro Debit, Visa Electron
- SWIFT, SEPA Credit Transfer, SEPA Direct Debit, EBICS
- PayPal, paysafecard, cashlib, Skrill/Moneybookers Wallet

AUSTRIA
- EPS, Direct Debit
- Sofortüberweisung.de
- @quick
- paybox

BELGIUM
- Sofortüberweisung.de, Bancontact/Mister Cash

CZECH REPUBLIC
- eKonto

DENMARK
- Bonkort

ESTONIA
- InstantBank

FINLAND
- InstantBank

FRANCE
- Carte Bleue, Carte Bancaire
- Sofortüberweisung.de

FRANCE
- Carte Bleue, Carte Bancaire

GERMANY
- Direct Debit
- ginogpay, Sofortüberweisung.de
- RatePay Payment by Installments, RatePay Direct Debit, RatePay Payment on Invoice, Wire Transfer*

IRELAND
- Laser

ITALY
- CartaSI, PostePay
- Sofortüberweisung.de

NETHERLANDS
- Direct Debit
- IDEAL, Sofortüberweisung.de

NORWAY
- InstantBank, Prozeflyv24, Sofortüberweisung.de

POLAND
- InstantBank, Prozeflyv24, Sofortüberweisung.de

PORTUGAL
- Sofortüberweisung.de

RUSSIA
- Meneta.ru, YandexMoney

SPAIN
- Sofortüberweisung.de

SWEDEN
- Sofortüberweisung.de

SWITZERLAND
- Sofortüberweisung.de

UKRAINE
- Meneta.ru, YandexMoney

UNITED KINGDOM
- Cabcharge cards, Sofortüberweisung.de

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

AUSTRALIA
- Cabcharge cards, POLi

CHINA
- 42 domestic card brands
- Alipay

KOREA
- Wire Transfer*

MALAYSIA
- Maybank2u, Cimb Clicks

NEW ZEALAND
- POLi

PHILIPPINES
- Payment cards (8 domestic card brands)
- Maybank2u, Cimb Clicks

SINGAPORE
- Cabcharge cards, Ez-Link payments
- eNeti, Online Banking, Maybank2u, Cimb Clicks

TAIWAN
- Wire Transfer*

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* to virtual bank accounts
3. Growth Drivers, Strategy and Outlook
Growth Drivers, Strategy and Outlook

Omni Channel: Combination of all business processes and sales channels

Europe continues to comprise Wirecard AG's core market. European e-commerce expected to grow by around 12 percent across all sectors in 2014. (Forrester Research, eMarketer, PhoCusWright, German E-Commerce and Distance Selling Trade Association (BEVH), German Retailers Association (HDE))

- European online travel market is expected to grow by around 8% up to 2015. (PhoCusWright 2013)
- Share of e-commerce transactions realised via tablets and smartphones to grow to almost 50% of total volume within EU-7 by 2018. (Forrester 2013)
- Share of online travel bookings in APAC via Internet-enabled mobile devices could grow from 24% to 31% by as early as 2015. (PhoCusWright 2013)
- Technology sector growth (Software as a Service – SaaS, mobile services, Business Intelligence and Analytics) of 5.5% in 2014. (Forrester 2014)
Growth Drivers, Strategy and Outlook

Business Field Mobile Payment

- Visa Europe had already registered 1.3 million contactless acceptance points by early 2014. (Visa Europe 2014)

- Growth in annual number of mobile contactless transactions up to 9.9 billion by 2018. (Juniper 2014)

- NFC technology integrated as standard in 64% of all smartphones by 2018 (2013: 18%). (IHS Technology 2014)

- Annual average growth potential of 30% for mobile gaming market due to strong distribution of smartphones and tablets. (Gartner 2013)

Wirecard: innovative solutions for a mobile, cashless future
Loyalty and Couponing

Loyalty and Couponing – Innovative Technology for Mobile Wallets

Added Value – like sales-promotions, bonus points or combined multi-channel-campaigns
Growth Drivers, Strategy and Outlook

Bluetooth Low Energy

BLE in combination with beacon technology: Convergence of PoS and mobile services

Wirecard Mobile Wallet communicates directly with cashier systems via BLE, thereby offering not only mobile payments, but also a large number of personalised added value services from areas of loyalty, couponing.

Combined with beacons, this technology provides innovative, location-specific services.
Host Card Emulation / HCE

Wirecard Mobile Wallet platform now also with HCE technology

- Rapid entry into mobile payment market based on Near Field Communication (NFC)
- Secure environment with tokenisation server

NFC-based transactions for payments and services in mobile applications possible with HCE – irrespective of availability of physical secure element (SE) on mobile phone.
Growth Drivers, Strategy and Outlook

Outlook

FY 2014: EBITDA between EUR 160 million and EUR 175 million

Forecast based on:

- E-commerce market growth ~12%
- Increase in transaction volume processed with existing and new customers for Wirecard Group
- First sales revenue contributions from new Mobile Payment business areas
- Economies of scale from transaction-oriented business model
- Cross-selling effects with existing customers
- Expanding issuing and bank services
- Earnings contributions from M&A transactions realised in 2013

Proposed dividend: AGM on 18 June 2014

EUR 0.12 per share (previous year: EUR 0.11)
4. Financial Data
## Financial Data

### Key Figures 2013/2012

<table>
<thead>
<tr>
<th>in kEUR</th>
<th>2013</th>
<th>2012</th>
<th>Change in %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues</td>
<td>481,744</td>
<td>394,601</td>
<td>22%</td>
</tr>
<tr>
<td>EBITDA</td>
<td>125,957</td>
<td>109,231</td>
<td>15%</td>
</tr>
<tr>
<td>EBIT</td>
<td>98,548</td>
<td>93,582</td>
<td>5%</td>
</tr>
<tr>
<td>Taxes</td>
<td>11,595</td>
<td>17,839</td>
<td>(35%)</td>
</tr>
<tr>
<td>Profit after Taxes</td>
<td>82,729</td>
<td>73,297</td>
<td>13%</td>
</tr>
<tr>
<td>EPS (undiluted) in EUR</td>
<td>0.74</td>
<td>0.67</td>
<td>10%</td>
</tr>
<tr>
<td>Operating cash flow*</td>
<td>107,452</td>
<td>94,900</td>
<td>13%</td>
</tr>
<tr>
<td>Shareholders’ equity</td>
<td>608,411</td>
<td>541,730</td>
<td>12%</td>
</tr>
<tr>
<td>Total equity and liabilities</td>
<td>1,430,520</td>
<td>1,127,884</td>
<td>27%</td>
</tr>
<tr>
<td>Employees as of 31.12.2013** / 31.12.2012</td>
<td>1,180</td>
<td>899</td>
<td>31%</td>
</tr>
<tr>
<td>thereof full-time employees</td>
<td>1,004</td>
<td>760</td>
<td>32%</td>
</tr>
<tr>
<td>thereof part-time employees</td>
<td>176</td>
<td>139</td>
<td>27%</td>
</tr>
</tbody>
</table>

* Consolidated cash flow from operating activities (adjusted)

** Thereof 140 employees from M&A transactions 2013 (Trans Infotech, Payment Link)
Financial Data

Revenues, Costs & EBITDA Growth 2012/2013 adjusted by Mobile Payment Expenses

In kEUR

<table>
<thead>
<tr>
<th>Category</th>
<th>12 month 2012</th>
<th>12 month 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues</td>
<td>394,601</td>
<td>481,744</td>
</tr>
<tr>
<td>Cost of materials incr./decr. of invent. and own work capitalized</td>
<td>285,372</td>
<td>345,887*</td>
</tr>
<tr>
<td>Personnel expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other operating expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other operating Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>EBITDA</td>
<td>109,231</td>
<td>135,857*</td>
</tr>
</tbody>
</table>

+ 22.1%
+ 21.2%
+ 24.4%

* Adjusted by 2013 additional personnel and other operating expenses amounting to approx. EUR 9.9 million to expand the existing mobile payments infrastructure
Financial Data

Development Acquiring & Issuing Segment 2013

in kEUR

<table>
<thead>
<tr>
<th>2013</th>
<th>Revenues</th>
<th>EBITDA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquiring &amp; Issuing Segment</td>
<td>169,928</td>
<td>27,752</td>
</tr>
<tr>
<td>Acquiring</td>
<td>130,719</td>
<td>16,210</td>
</tr>
<tr>
<td>Issuing</td>
<td>39,209</td>
<td>11,542</td>
</tr>
</tbody>
</table>
## Financial Data

### Consolidated Income Statement 2013/2012

<table>
<thead>
<tr>
<th></th>
<th>2013*</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>in kEUR</strong></td>
<td>of revenues</td>
<td>of revenues</td>
</tr>
<tr>
<td><strong>Revenues</strong></td>
<td>481,744</td>
<td>394,601</td>
</tr>
<tr>
<td>Own work capitalized</td>
<td>20,727</td>
<td>10,260</td>
</tr>
<tr>
<td>Cost of materials</td>
<td>(288,111)</td>
<td>(229,785)</td>
</tr>
<tr>
<td>Personnel expenses*</td>
<td>(48,190)</td>
<td>(37,076)</td>
</tr>
<tr>
<td>Other operating expenses*</td>
<td>(47,387)</td>
<td>(33,104)</td>
</tr>
<tr>
<td>Other operating income</td>
<td>7,174</td>
<td>4,333</td>
</tr>
<tr>
<td><strong>EBITDA</strong></td>
<td>125,957</td>
<td>109,231</td>
</tr>
<tr>
<td>Amortization and depreciation</td>
<td>(27,410)</td>
<td>15,649</td>
</tr>
<tr>
<td><strong>EBIT</strong></td>
<td>98,548</td>
<td>93,582</td>
</tr>
<tr>
<td>Financial results</td>
<td>(4,223)</td>
<td>(2,446)</td>
</tr>
<tr>
<td>Income tax</td>
<td>(11,595)</td>
<td>(17,839)</td>
</tr>
<tr>
<td><strong>Profit after Taxes</strong></td>
<td>82,729</td>
<td>73,297</td>
</tr>
<tr>
<td><strong>EPS (undiluted) in EUR</strong></td>
<td>0.74</td>
<td>0.67</td>
</tr>
</tbody>
</table>

* Including additional personnel and other operating expenses with an amount of approx. EUR 9.9 million to expand the existing mobile payments infrastructure in 2013
### Income taxes 2013/2012

<table>
<thead>
<tr>
<th></th>
<th>2013</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Earnings before taxes</strong></td>
<td>94,324 kEUR</td>
<td>91,136 kEUR</td>
</tr>
<tr>
<td><strong>Taxes on income and profit</strong></td>
<td>(11,595)</td>
<td>(17,839)</td>
</tr>
<tr>
<td>thereof impact from deferred taxes*</td>
<td>1,816</td>
<td>(1,628)</td>
</tr>
<tr>
<td>thereof taxes to be paid</td>
<td>(13,411)</td>
<td>(16,212)</td>
</tr>
<tr>
<td><strong>Paid taxes on income</strong></td>
<td>(13,349)</td>
<td>(11,608)</td>
</tr>
<tr>
<td>thereof income taxes</td>
<td>(8,491)</td>
<td>(10,462)</td>
</tr>
<tr>
<td>thereof capital gain tax on dividends</td>
<td>(4,858)</td>
<td>(1,146)</td>
</tr>
</tbody>
</table>

* Deferred tax assets were formed for significant portions of the investment in the Mobile Payment projects, as the investments exert a tax-reducing effect.
## Financial Data

### Balance Sheet as of December 31. 2013/2012

in kEUR

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-current assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goodwill</td>
<td>145,795</td>
<td>142,149</td>
</tr>
<tr>
<td>Deferred tax assets</td>
<td>5,435</td>
<td>1,112</td>
</tr>
<tr>
<td>Internally gen. intangible assets</td>
<td>44,308</td>
<td>28,797</td>
</tr>
<tr>
<td>Other intangible assets</td>
<td>33,375</td>
<td>25,607</td>
</tr>
<tr>
<td>Customer relationships</td>
<td>220,509</td>
<td>151,279</td>
</tr>
<tr>
<td>Other property, plant &amp; equipm.</td>
<td>14,220</td>
<td>11,802</td>
</tr>
<tr>
<td>Fin. Assets/int. bearing securities</td>
<td>127,415</td>
<td>99,128</td>
</tr>
<tr>
<td><strong>Current assets</strong></td>
<td>839,462</td>
<td>668,009</td>
</tr>
<tr>
<td>Trade receivables</td>
<td>278,989</td>
<td>215,496</td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>479,095</td>
<td>358,172</td>
</tr>
<tr>
<td>Interest-bearing securities</td>
<td>68,104</td>
<td>84,332</td>
</tr>
<tr>
<td>Other</td>
<td>13,274</td>
<td>10,010</td>
</tr>
</tbody>
</table>

| Total assets                | 1,430,520  | 1,127,884  |

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Shareholders’ equity</td>
<td>608,411</td>
<td>541,730</td>
</tr>
<tr>
<td>Liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current provisions</td>
<td>1,225</td>
<td>1,298</td>
</tr>
<tr>
<td>Tax provisions</td>
<td>6,580</td>
<td>6,236</td>
</tr>
<tr>
<td>Trade payables</td>
<td>259,334</td>
<td>187,249</td>
</tr>
<tr>
<td>Interest-bearing bank loans</td>
<td>233,051</td>
<td>94,970</td>
</tr>
<tr>
<td>Deferred income taxes</td>
<td>17,723</td>
<td>13,232</td>
</tr>
<tr>
<td>Other non-current liabilities</td>
<td>12,375</td>
<td>12,305</td>
</tr>
<tr>
<td>Other current liabilities</td>
<td>31,588</td>
<td>28,971</td>
</tr>
<tr>
<td>Customer deposits</td>
<td>260,231</td>
<td>241,893</td>
</tr>
</tbody>
</table>

| Total equity and liabilities| 1,430,520  | 1,127,884  |
## Financial Data

### Changes in Shareholders’ Equity 2012/2013

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>As of 31 December 2012</strong></td>
<td>541,730</td>
</tr>
<tr>
<td>Profit after Taxes</td>
<td>82,729</td>
</tr>
<tr>
<td>Dividends paid</td>
<td>(12,341)</td>
</tr>
<tr>
<td>Capital Increase</td>
<td>1,357</td>
</tr>
<tr>
<td>Changes due to currency translation</td>
<td>(5,064)</td>
</tr>
<tr>
<td><strong>As of 31 December 2013</strong></td>
<td>608,411</td>
</tr>
</tbody>
</table>
The capital increase in the first quarter 2014 has generated net proceeds of approx. EUR mn 361 to the company.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of shares</td>
<td>123,490,586</td>
<td>112,292,241</td>
</tr>
<tr>
<td>Share capital in EUR</td>
<td>123,490,586.00</td>
<td>112,292,241.00</td>
</tr>
<tr>
<td>Capital reserve in EUR</td>
<td>491,601,376.94</td>
<td>141,682,882.97</td>
</tr>
</tbody>
</table>
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