WIRECARD INDIA
GI TECHNOLOGY / HERMES
FINANCIAL SERVICES FOR THE UNBANKED

September 2017
### KEY FIGURES

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
<th>Statistics</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005</td>
<td>Ramu and Palani establish the roots of the Great Indian Retail Group</td>
<td>&gt;900 Employees in 12 offices across all of India</td>
<td>#1</td>
</tr>
<tr>
<td>2015</td>
<td>Acquisition of Hermes and GIT by Wirecard to enter the Indian market</td>
<td>350k People transact with our payment instruments daily</td>
<td>#1</td>
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<tr>
<td></td>
<td>Domestic non-bank money remittance operator on IMPS</td>
<td></td>
<td></td>
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<tr>
<td>2015</td>
<td></td>
<td>#1 Indians No.1 retail-assisted E-Commerce Network</td>
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OUR BUSINESS
WE TURN CASH INTO DIGITAL CASH

ASPIRING POPULATION

CASH – TO – ELECTRONIC

eCommerce
ONLINE RETAILERS

Remittances
FRIENDS AND FAMILY
OUR BUSINESS

INTERNET TECHNOLOGY
We operate an innovative and robust payment and services platform using low-cost and scalable internet technology.

RETAIL-ASSISTED SERVICE DELIVERY
We partner with tens of thousands of small and mid-size retailers to bring financial services within the convenient reach of millions of consumers.
• National Payments Excellence Awards 2016
• National Payments Excellence Awards 2015
• National Payments Excellence Awards 2014
• FIPS Awards - Financial Inclusion 2014

Award-winning performance
Smart Shop is the primary retail brand of Hermes and used for most retail agent partners across India.

Hermes also operates some of its retail points under other brands, e.g. of partners, such as GetMyTrip and Biyahe Ko.

iCASH is the brand name of our RBI approved semi closed loop prepaid wallet.

Over 8 million iCASH wallets are active to date.
THE SMART SHOP CONCEPT
INDIA’S NO. 1 RETAIL ASSISTED E-COMMERCE NETWORK
**HERMES SERVICE OFFERING**

**MAJOR LINES OF BUSINESS BUILT AROUND OUR NETWORK**

<table>
<thead>
<tr>
<th><strong>PAYMENTS</strong></th>
<th><strong>REMITTANCE</strong></th>
<th><strong>BANKING CORRESPONDENT</strong></th>
<th><strong>M-POS / MICRO ATM</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Enables cash payment for ecommerce, travel, utilities and telecommunication bills at retail points.</td>
<td>Enables domestic and international money transfer at retail points.</td>
<td>Enables banks to render certain services such as customer acquisition, deposit taking or cash withdrawal at retail points.</td>
<td>Enables merchants to process any bank account or bank card or mobile banking app for payments as well as small value cash disbursements (micro ATM) at retail points.</td>
</tr>
<tr>
<td>Serves people without electronic means of payment, security concerns and/or limited access to the internet.</td>
<td>Serves migrant workers requiring reliable and cost-efficient solution to remit funds back to their families.</td>
<td>Serves India’s unbanked population to provide basic banking access.</td>
<td>Serves banked customers with digital payments &amp; most importantly cash withdrawal facilities at retail points conveniently (Unlike long queues at ATMs post demonetization - the biggest pain point for banked customers in India today)</td>
</tr>
</tbody>
</table>

![Logos of various partners and customers](image-url)
OUR ADVANTAGE
EVOLVING SECTOR DYNAMICS

- Flexible opening hours and proximity to the customer
- Convenience to convert cash into digital cash as well as digital cash to cash
- Lack of a stable last mile network for e-commerce service delivery

The merits of our retail-assisted e-commerce network

- Country-wide coverage, easy accessibility and assisted service delivery in familiar environment
- Nearly as many retail touch-points operated by Hermes as all bank branches in India combined
- Stable and robust platform to roll out more ecommerce services over time
- Access to Aadhaar data base
HIGHLIGHTS
A UNIQUE POSITIONING IN INDIA

Multiple market leaderships

• Largest domestic money remittance network on IMPS

• iCASH Card nr. 1 non-bank payment instrument on railway website

• Ranks amongst the top payment networks for travel (airlines, buses, etc.)
STRATEGIC LICENSES

GI Technology (GIT) has Licenses, Permissions, Agreements and Certifications in place for

• Scale up foreign inward remittance (MTSS license received)

• Licenses, Agreement and Certifications in place to issue semi closed and open loop wallets cum cards (Rupay)

• Agreements in place to launch the prestigious bill payment services
GIT AND WESTERN UNION (WU) PARTNERSHIP ENVISAGED

• GIT as a partner to offer WU’s cash remittance payout product

• Roll-out WU services through Hermes’ SmartShop and GetMyTrip locations across the country

• Use GIT’s iCASH Issuing Platform to convert cash received via WU into digital money
HERMES AND BIJLIPAY (BIJLI)
PARTNERSHIP IN PLACE

• Appointment of Hermes as Distribution Partner for Bijlipay

• Roll out micro ATM or Cash Out Services

• Roll out mPOS to our contracted agents across India
WIRECARD INTERNET PAYMENT GATEWAY
PRODUCT UNDER DEVELOPMENT FOR INDIA

• Acquiring license agreement in place to launch Wirecard payment gateway

• Technology under development

• First partnerships signed

• Create a true omni-channel offering for our clients
  • Advanced eCommerce payment technology
  • ePOS and mPOS suite
  • 360 data analytics suits based on AI capabilities to manage consumer interaction and risk
PRODUCT AND SERVICE PORTFOLIO
OFFERING FINANCIAL WELLNESS TO OUR CONSUMERS

mPOS / MINI ATMs

ACQUIRING SERVICES

PSP PAYMENT PLATFORM by WIRECARD

AUTHORIZED DEALER, CATEGORY II (LICENCE UPGRADE BY RBI)

OPEN LOOP ISSUING (e.g. Mastercard, Visa)

LOGISTIC SERVICES (via partnering)

MOBILE WALLET by WIRECARD

INSURANCE (via Partnering)

OPEN LOOP ISSUING (e.g. Mastercard, Visa)

ICASH (PPI LICENSE)

SMARTSHOPS (Smartshop, GetMyTrip)

200k AGENTS

MTSS INTERNATIONAL REMITANCE LICENSE

LOANS (NBFC, BANK partner)

Acquired business

Post M&A

Future steps

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STRATEGIC OUTLOOK
THREE BUILDING BLOCKS WILL BE CRITICAL FOR SUCCESS

Driving convergence in our acquiring solutions between online, mobile and POS front-ends using innovative technology.

Constant expansion of our value chain based on relevant data insights and analytics capabilities to better serve our clients.

Leverage the wide-spread distribution network to get closer to consumers with meaningful products and services for their daily financial life.
THANK YOU FOR YOUR ATTENTION