Highlights

€ 124.2 bn
Transaction volume 9M 2019

313 k
Merchants

Wirecard is one of the fastest growing financial commerce platforms that offers merchants and consumers a continuously expanding payment ecosystem over an integrated B2B2C approach.
Global Megatrends Driving Wirecard’s Strategy

7 Global payment megatrends...

**Cashless World**
the shift from cash to plastic and virtual money – driven by regulators, supply and demand

**Internet Technology & IOT**
taking over new areas such as production and retail

**Financial Inclusion**
Increasing demand and supply for unbanked and underbanked people

**New Mobility**
Concepts and technologies will allow increasing digitalization of the industry

**Artificial Intelligence**
the first ever possibility to derive actionable insights from big data

**Borderless Payments**
driven by global trade, travel and politics

**Frictionless Customer Experience**
driven by convergence of payment channels and customer expectations

...driving our strategy

1. **Globalization** of own footprint, customers and services
2. **Constantly extend value chain with innovative value adding solutions**
3. **Driving convergence** between online, mobile and POS front-ends using innovative internet technology
Financial Platform

- **Financial Platform**
  - Transaction / Mobile banking
  - Analytics / RFM analysis
  - Peer-to-peer / B2B Loyalty / Couponing / Dynamic pricing
  - Call center
  - Artificial intelligence
  - Value-added services in digital banking
  - Credit
  - White label / Co-branding
  - Risk management
  - Value-added services to increase topline
  - Big data
  - Mobile wallet
  - Loyalty / Couponing / Dynamic pricing
Key Figures

**Transaction Volume**
in EUR billion

<table>
<thead>
<tr>
<th></th>
<th>9M 2018</th>
<th>9M 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>90.2</td>
<td>124.2</td>
</tr>
<tr>
<td>2019</td>
<td>37.7%</td>
<td></td>
</tr>
</tbody>
</table>

**Revenues***
in EUR million

<table>
<thead>
<tr>
<th></th>
<th>9M 2018</th>
<th>9M 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>1,420.1</td>
<td>1,941.3</td>
</tr>
<tr>
<td>2019</td>
<td>36.7%</td>
<td></td>
</tr>
</tbody>
</table>

**Operating Cash Flow**
(adjusted)
in EUR million

<table>
<thead>
<tr>
<th></th>
<th>9M 2018</th>
<th>9M 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>310.1</td>
<td>486.8</td>
</tr>
<tr>
<td>2019</td>
<td>57.0%</td>
<td></td>
</tr>
</tbody>
</table>

**Free Cash Flow**
in EUR million

<table>
<thead>
<tr>
<th></th>
<th>9M 2018</th>
<th>9M 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>257.3</td>
<td>411.8</td>
</tr>
<tr>
<td>2019</td>
<td>60.0%</td>
<td></td>
</tr>
</tbody>
</table>

**EBITDA***
in EUR million

<table>
<thead>
<tr>
<th></th>
<th>9M 2018</th>
<th>9M 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>399.8</td>
<td>553.1</td>
</tr>
<tr>
<td>2019</td>
<td>38.4%</td>
<td></td>
</tr>
</tbody>
</table>

EBITDA guidance of EUR 765 – 815 million for FY 2019

* Some of the amounts disclosed for 2018 differ from the figures in the quarterly statement as of 30 September 2018 due to adjustments made in accordance with IAS 8.

© Wirecard 2019
Organic and M&A Related Growth

- Total transaction volume is up EUR 34.0 bn, representing 37.7% of growth yoy
- Strong organic growth of 33.2% yoy, up EUR 29.9 bn
- Total M&A added EUR 4.1 bn – merchant acquiring services of Citigroup in APAC added EUR 4.1 bn (India, Australia & New Zealand)

- Total revenue is up EUR 521.2m, representing 36.7% of growth yoy
- Strong organic growth of 34.8% yoy, up EUR 494.3 m
- Total M&A added EUR 26.9 m – merchant acquiring services of Citigroup in APAC added EUR 26.9 m (India, Australia & New Zealand)

- Total EBITDA is up EUR 153.3 m, representing 38.4% of growth yoy
- Strong organic growth of 38.1% yoy, up EUR 152.3 m
- Total M&A added EUR 1.0 m – merchant acquiring services of Citigroup in APAC added EUR 1.0 m (India, Australia & New Zealand)

* Some of the amounts disclosed for 2018 differ from the figures in the quarterly statement as of 30 September 2018 due to adjustments made in accordance with IAS 8.

© Wirecard 2019
Merchant View

Transaction volume\(^*\) by geographies\(^**\) and industry 9M 2019

Transaction volume by geographies

- € 58.6 bn Europe
- € 65.5 bn Outside Europe

Transaction volume industry allocation

- Digital goods
  - 37.9%
  - up EUR 16.9 bn
  - 56.0% yoy growth

- Consumer goods
  - 46.5%
  - up EUR 14.5 bn
  - 33.4% yoy growth

- Travel & mobility
  - 15.6%
  - up EUR 2.6 bn
  - 15.8% yoy growth

\(^*\) Transaction volume: mainly acceptance and issuing means of payment along with associated value-added services

\(^**\) Geographic view: based on merchant location

© Wirecard 2019
Customer Gains and Partnerships

Examples of customer gains, business extensions and new partners in the first nine months of 2019
boon.PLANT Evolution

First payment app with fully digital neo-banking services launched in Europe

Functionality today:

- Digital Bank Account
  - Free virtual & physical debit Mastercard
  - Personal finance management
  - A fully comprehensive digital bank account
  - Peer-to-peer money transfer
  - White label or co-branded solution for existing and future corporate partners

Functionality tomorrow:

- Global Financial Service Platform
  - Credit / overdraft allowance
  - Loyalty
  - Mobility & leisure services
  - Insurance / mobile insurance
  - Saving plans

© Wirecard 2019
Market Entry China

- Acquisition of a controlling stake of 80% in Beijing-based AllScore Payment Services; Call Option to acquire remaining 20% stake after two years

- Unique license portfolio for a foreign investor in China, including a cross-border license

- Strong growth potential by supporting Chinese and international merchants in their business inside and outside of China and offering cost-efficient fund-repatriation

- 125 payment experts led by a seasoned, fully committed and well connected management team

Maximum consideration of up to EUR 109.3 million:

- Capital Increase in AllScore of EUR 10.4 million
- Closing cash payments of up to EUR 62.0 million
- Earn-out payment of up to EUR 16.7 million (subject to EBITDA targets in FY 2020)
- Call option amount of up to EUR 20.2 million (subject to post-closing EBITDA targets)

After an integration phase in FY 2020, Wirecard projects to generate EBITDA contributions of more than EUR 35 million in FY 2021 and more than EUR 50 million in FY 2022
Market Entry China

Wirecard’s Business Development Initiatives

- **Local Acquiring** to Wirecard’s international merchant base, which gains access to Chinese consumers
- **Acceptance** of widely-used digital mobile payments
- **Repatriation** of acquired funds to home country of merchant

- **International Acquiring** for AllScore’s local merchant base and Chinese merchants recently and prospectively signed by Wirecard
- **Repatriation** of acquired funds to China

- Wirecard’s **live prepaid merchant base in China** will be serviced more cost-efficiently, helped by AllScore’s Issuing license
- Develop business and travel **Dual-Brand Prepaid Card** with local and international schemes

© Wirecard 2019
Wirecard’s Operating Hubs

One platform hosted globally and operated in various hubs

Financial Services

- Merchant settlement & payout processing
- Merchant billing & invoice generation
- Financial reconciliation

* Core global hubs
** Regional hubs

© Wirecard 2019
Wirecard’s unique global License Framework

... enabling strong conversion rates and global coverage

Overview

- Full banking license
- Multiple e-money acquiring & issuing licenses
- Scheme licenses

Coverage

- 33 countries

Key benefits for merchants

- Best in class risk management on global platform
- Broad payment- and financial value-added service offering

Own licenses

- ~ 60 acquirers directly integrated (40 countries)
- ~ 100 acquirers via routing partners (60 countries)
- 102 alternative payment solutions

3rd party licenses

- 100 countries

Key benefits for merchants

- Simpler integration for merchants
- Extension of regional coverage for merchants
- Extended value chain offering for customers

- Platform service offering in >100 countries

- By combining global algorithmic / risk management services and global license and payment solution framework Wirecard can deliver on average 5-10% improved conversion rates
### Overview: Value Added Services

**Digital Lending**

- **Fintech Loan**
  - Support Fintechs with liquidity for their own products
  - Offered as service in addition to WD platform, banking license, etc.

- **Digital Credit**
  - Access to liquidity and working capital for merchants
  - Customized credit based on historical and future expected transactions, as well as other scoring models

- **Merchant Cash Advance**
  - Early settlement to the merchant to improve liquidity
  - Scoring based on historic transactions and other scoring models

### Different Lending Products

<table>
<thead>
<tr>
<th>Description</th>
<th>Volumes</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>as of 31/3/2019</td>
</tr>
<tr>
<td></td>
<td>as of 30/6/2019</td>
</tr>
<tr>
<td></td>
<td>as of 30/9/2019</td>
</tr>
<tr>
<td>Fintech Loan</td>
<td>~EUR 400m</td>
</tr>
<tr>
<td>Digital Credit</td>
<td>~EUR 370m</td>
</tr>
<tr>
<td>Merchant Cash Advance</td>
<td>~EUR 320m</td>
</tr>
</tbody>
</table>
Outlook
Generating New Business Models…

… by combining digital acquiring, issuing and financial services

Customer touchpoints

At the cashier
Open- and closed loop acceptance, DCC, tax free, loyalty, soft terminals & integration

In the aisle
Self-checkout, mobile POS, App checkout, digital store assistant

On the net & mobile
Checkout pages, API & seamless payment, shop plugins

Payment acceptance

Integrated payment and data streams

Customer engagement channels

Payment instruments
Prepaid or credit, mobile money, closed loop / gift / loyalty cards

Consumer accounts
Bank accounts, credit solutions, personal finance management

Real-time engagement
Big data analytics and targeting, personalized offers and pricing, interactive mobile channels

Financial licenses

Fintech
Access to market through international license network, open banking ecosystem

Banks
Operation of licensed and regulated banking back-end, technology enablement
Data Driven Services

Wirecard’s omnichannel offering to further increase conversion rates
Market Environment

Cashless payments expected to grow by around 14 percent per year up to 2021*

* Capgemini: World Payments Report 2018
Company Guidance FY 2020

Guidance is based on
- Increase in cashless payments globally
- Growth of the global e-commerce market and continuing trend towards digitalisation
- Increase of processed transaction volume with existing and new clients
- Economies of scale
- Contribution from recent acquisitions

EBITDA guidance of EUR 1.00 - 1.12 billion for FY 2020
Our Visionary Playing Field

Shift towards AI-enabled value-added and financial-added services …

Revenues, in EUR bn

<table>
<thead>
<tr>
<th>Year</th>
<th>Payments</th>
<th>Value-added services (incl. AI-enabled)</th>
<th>Financial-added services</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>2025</td>
<td>30%</td>
<td>45%</td>
<td>22%</td>
<td>3%</td>
</tr>
</tbody>
</table>

Vision 2025

... raises our long-term financial aspirations

- **Transaction Volume (EUR bn)**
  - 2018: 125
  - 2025: 710
  - Growth: 31% yoy

- **Revenues (EUR bn)**
  - 2018: 2
  - 2025: >12
  - Growth: 29% yoy

- **EBITDA (EUR bn)**
  - 2018: 0.6
  - 2025: 3.3
  - Growth: 31% yoy

- **FCF conversion**
  - 2018: >65%
## Financial Highlights

<table>
<thead>
<tr>
<th>in EUR million</th>
<th>9M 2019</th>
<th>9M 2018**</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues</td>
<td>1,941.3</td>
<td>1,420.1</td>
<td>36.7%</td>
</tr>
<tr>
<td>EBITDA</td>
<td>553.1</td>
<td>399.8</td>
<td>38.4%</td>
</tr>
<tr>
<td>EBIT adjusted*</td>
<td>476.9</td>
<td>350.3</td>
<td>36.1%</td>
</tr>
<tr>
<td>EBIT</td>
<td>450.9</td>
<td>321.4</td>
<td>40.3%</td>
</tr>
<tr>
<td>Income tax expenses</td>
<td>49.4</td>
<td>53.0</td>
<td>-6.8%</td>
</tr>
<tr>
<td>Earnings after taxes</td>
<td>386.7</td>
<td>252.4</td>
<td>53.2%</td>
</tr>
<tr>
<td>Earnings per share (basic and diluted) in EUR</td>
<td>3.13</td>
<td>2.04</td>
<td>53.4%</td>
</tr>
<tr>
<td>Cash flow from operating activities (adjusted)</td>
<td>486.8</td>
<td>310.1</td>
<td>57.0%</td>
</tr>
<tr>
<td>Total equity</td>
<td>2,314.8</td>
<td>*** 1,922.7</td>
<td>20.4%</td>
</tr>
<tr>
<td>Total equity and liabilities</td>
<td>7,001.5</td>
<td>*** 5,854.9</td>
<td>19.6%</td>
</tr>
<tr>
<td>Employees as of 30 Sept 2019 and 30 Sept 2018</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>thereof full-time employees</td>
<td>5,809</td>
<td>5,269</td>
<td>10.2%</td>
</tr>
<tr>
<td>thereof part-time employees</td>
<td>5,450</td>
<td>4,933</td>
<td>10.5%</td>
</tr>
<tr>
<td></td>
<td>359</td>
<td>336</td>
<td>6.8%</td>
</tr>
</tbody>
</table>

* Adjusted for amortisation (M&A related)
** Some of the amounts disclosed for 2018 differ from the figures in the quarterly statement as of 30 September 2018 due to adjustments made in accordance with IAS 8.
*** As of 31 December 2018
### Consolidated statement of profit or loss

<table>
<thead>
<tr>
<th></th>
<th>9M 2019 (in EUR million)</th>
<th>9M 2018* (in % of revenues)</th>
<th>9M 2019 (in % of revenues)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenues</strong></td>
<td>1,941.3</td>
<td>1,420.1</td>
<td></td>
</tr>
<tr>
<td>Own work capitalised</td>
<td>32.4</td>
<td>31.1</td>
<td></td>
</tr>
<tr>
<td>Cost of materials</td>
<td>1,039.8</td>
<td>53.6%</td>
<td>767.0</td>
</tr>
<tr>
<td><strong>Gross profit</strong></td>
<td>933.9</td>
<td>48.1%</td>
<td>684.2</td>
</tr>
<tr>
<td>Personnel expenses</td>
<td>213.4</td>
<td>11.0%</td>
<td>172.0</td>
</tr>
<tr>
<td>Other operating expenses</td>
<td>156.5</td>
<td>8.1%</td>
<td>105.6</td>
</tr>
<tr>
<td>Impairment losses of financial assets</td>
<td>18.8</td>
<td>1.0%</td>
<td>13.4</td>
</tr>
<tr>
<td>Other operating income</td>
<td>8.0</td>
<td>0.4%</td>
<td>7.0</td>
</tr>
<tr>
<td>Share of profit or loss from associates (at equity)</td>
<td>-0.1</td>
<td>0.0%</td>
<td>-0.4</td>
</tr>
<tr>
<td><strong>EBITDA</strong></td>
<td>553.1</td>
<td>28.5%</td>
<td>399.8</td>
</tr>
<tr>
<td>Amortisation and depreciation</td>
<td>102.2</td>
<td>5.3%</td>
<td>78.4</td>
</tr>
<tr>
<td><strong>EBIT</strong></td>
<td>450.9</td>
<td>23.2%</td>
<td>321.4</td>
</tr>
<tr>
<td>Financial result</td>
<td>-14.8</td>
<td>-16.0</td>
<td></td>
</tr>
<tr>
<td><strong>Earnings before tax</strong></td>
<td>436.1</td>
<td>250.4</td>
<td></td>
</tr>
<tr>
<td>Income tax expenses</td>
<td>49.4</td>
<td>11.3%</td>
<td>53.0</td>
</tr>
<tr>
<td><strong>Earnings after tax</strong></td>
<td>386.7</td>
<td>19.9%</td>
<td>252.4</td>
</tr>
<tr>
<td><strong>EBITDA</strong></td>
<td>553.1</td>
<td>28.5%</td>
<td>399.8</td>
</tr>
<tr>
<td>Amortisation and depreciation (M&amp;A adjusted)</td>
<td>76.3</td>
<td>3.9%</td>
<td>49.4</td>
</tr>
<tr>
<td><strong>EBIT adjusted</strong></td>
<td>476.9</td>
<td>24.6%</td>
<td>350.3</td>
</tr>
<tr>
<td>Amortisation and depreciation (M&amp;A related)</td>
<td>25.9</td>
<td>1.3%</td>
<td>28.9</td>
</tr>
<tr>
<td><strong>EBIT</strong></td>
<td>450.9</td>
<td>23.2%</td>
<td>321.4</td>
</tr>
</tbody>
</table>

* Some of the amounts disclosed for 2018 differ from the figures in the quarterly statement as of 30 September 2018 due to adjustments made in accordance with IAS 8.

© Wirecard 2019
Consolidated statement of financial position

<table>
<thead>
<tr>
<th>Assets in EUR million</th>
<th>30 Sept 2019</th>
<th>31 Dec 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goodwill</td>
<td>725.9</td>
<td>705.9</td>
</tr>
<tr>
<td>Customer relationships</td>
<td>445.2</td>
<td>452.1</td>
</tr>
<tr>
<td>Internally-generated assets</td>
<td>150.7</td>
<td>138.2</td>
</tr>
<tr>
<td>Other intangible assets</td>
<td>118.8</td>
<td>113.3</td>
</tr>
<tr>
<td>Property, plant and equipment</td>
<td>105.1</td>
<td>81.5</td>
</tr>
<tr>
<td>Investments (equity method)</td>
<td>13.9</td>
<td>14.0</td>
</tr>
<tr>
<td>Fin. and other assets</td>
<td>386.2</td>
<td>413.6</td>
</tr>
<tr>
<td>Deferred tax assets</td>
<td>11.9</td>
<td>10.8</td>
</tr>
<tr>
<td><strong>Total non-current assets</strong></td>
<td><strong>1,957.7</strong></td>
<td><strong>1,929.4</strong></td>
</tr>
<tr>
<td>Inventories and work in progress</td>
<td>7.1</td>
<td>10.6</td>
</tr>
<tr>
<td>Receivables of acquiring business</td>
<td>732.8</td>
<td>684.9</td>
</tr>
<tr>
<td>Trade and other receivables</td>
<td>430.5</td>
<td>357.4</td>
</tr>
<tr>
<td>Tax credits</td>
<td>34.3</td>
<td>13.1</td>
</tr>
<tr>
<td>Interest bearing securities</td>
<td>551.6</td>
<td>139.6</td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>3,287.4</td>
<td>2,719.8</td>
</tr>
<tr>
<td><strong>Total current assets</strong></td>
<td><strong>5,043.8</strong></td>
<td><strong>3,925.5</strong></td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td><strong>7,001.5</strong></td>
<td><strong>5,854.9</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Equity and liabilities in EUR million</th>
<th>30 Sept 2019</th>
<th>31 Dec 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total equity</td>
<td>2,314.8</td>
<td>1,922.7</td>
</tr>
<tr>
<td>Non-current interest-bearing liabilities</td>
<td>1,657.7</td>
<td>1,348.7</td>
</tr>
<tr>
<td>Other non-current liabilities</td>
<td>145.0</td>
<td>163.8</td>
</tr>
<tr>
<td>Deferred tax liabilities</td>
<td>78.7</td>
<td>80.1</td>
</tr>
<tr>
<td><strong>Total non-current liabilities</strong></td>
<td><strong>1,881.3</strong></td>
<td><strong>1,592.6</strong></td>
</tr>
<tr>
<td>Liabilities of the acquiring business</td>
<td>578.6</td>
<td>651.9</td>
</tr>
<tr>
<td>Trade payables</td>
<td>78.8</td>
<td>63.4</td>
</tr>
<tr>
<td>Interest bearing liabilities</td>
<td>127.7</td>
<td>117.4</td>
</tr>
<tr>
<td>Other provisions</td>
<td>31.3</td>
<td>18.5</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>211.9</td>
<td>186.6</td>
</tr>
<tr>
<td>Customer deposits bank</td>
<td>1,719.2</td>
<td>1,263.0</td>
</tr>
<tr>
<td>Tax provisions</td>
<td>58.0</td>
<td>38.9</td>
</tr>
<tr>
<td><strong>Total current liabilities</strong></td>
<td><strong>2,805.4</strong></td>
<td><strong>2,339.6</strong></td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td><strong>4,686.7</strong></td>
<td><strong>3,932.2</strong></td>
</tr>
<tr>
<td><strong>Total equity and liabilities</strong></td>
<td><strong>7,001.5</strong></td>
<td><strong>5,854.9</strong></td>
</tr>
</tbody>
</table>
Net cash bridge 9M 2019

* Customer deposits bank break down in EUR million 30 September 2019

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount in EUR million</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer deposits - balance sheet amount</td>
<td>1,719</td>
</tr>
<tr>
<td>thereof in long-term interest bearing securities</td>
<td>0</td>
</tr>
<tr>
<td>thereof in interest bearing securities and fixed-term deposits</td>
<td>-552</td>
</tr>
<tr>
<td>Customer deposits relevant for net cash calculation</td>
<td>1,168</td>
</tr>
</tbody>
</table>

© Wirecard 2019
Cash flow and income tax analysis

<table>
<thead>
<tr>
<th>in EUR million</th>
<th>9M 2019</th>
<th>9M 2018 *</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash flow from operating activities (adjusted)</td>
<td>486.8</td>
<td>310.1</td>
<td>57.0%</td>
</tr>
<tr>
<td>Operative capex</td>
<td>-75.0</td>
<td>-52.8</td>
<td>42.0%</td>
</tr>
<tr>
<td>Free cash flow</td>
<td>411.8</td>
<td>257.3</td>
<td>60.0%</td>
</tr>
<tr>
<td>Earnings after taxes</td>
<td>386.7</td>
<td>252.4</td>
<td>53.2%</td>
</tr>
<tr>
<td>Cash conversion in %</td>
<td>106.5</td>
<td>102.0</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>in EUR million</th>
<th>9M 2019</th>
<th>in % of EBT</th>
<th>9M 2018 *</th>
<th>in % of EBT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings before tax</td>
<td>436.1</td>
<td>11.3%</td>
<td>305.4</td>
<td>17.4%</td>
</tr>
<tr>
<td>Income tax expenses</td>
<td>-49.4</td>
<td>0.0%</td>
<td>-53.0</td>
<td>6.9%</td>
</tr>
<tr>
<td>thereof deferred tax expenses/income</td>
<td>0.1</td>
<td>11.3%</td>
<td>-21.0</td>
<td>10.5%</td>
</tr>
<tr>
<td>thereof effective tax expenses</td>
<td>-49.5</td>
<td>0.0%</td>
<td>-32.0</td>
<td>10.5%</td>
</tr>
<tr>
<td>Net cash outflow arising from income tax</td>
<td>-46.1</td>
<td>-44.0</td>
<td>-44.0</td>
<td></td>
</tr>
<tr>
<td>thereof income tax</td>
<td>-46.1</td>
<td>-44.0</td>
<td>-44.0</td>
<td></td>
</tr>
</tbody>
</table>

* Some of the amounts disclosed for 2018 differ from the figures in the quarterly statement as of 30 September 2018 due to adjustments made in accordance with IAS 8.
Wirecard AG board commissioned independent review conducted by KPMG

Review scope
- Accusations raised by the British newspaper "Financial Times"
- Allegations regarding 3rd party acquiring business particularly Al Alam
- Allegations regarding certain aspects of Merchant Cash Advance business

Release
- The report will be published as soon as the independent review has been completed
- The report will be made available on the company website (subject to data protection regulations)

Timeline
- KPMG review has started
- Approximately end of Q1 2020

Independent KPMG reporting to Wirecard AG Supervisory Board
Financing structure

Main Funding Sources of Wirecard Group

The proceeds of the EUR 900 million convertible bond have been partially used:
- Repayment of RCF utilizations (EUR 340 million)
- Share Buyback program: up to EUR 200 million
- The remainder will be invested in innovative payment and financial services

In EUR million

- RCF*
- Public Bond
- Convertible Bond Softbank

* Respective utilizations of the Revolving Credit Facility in the total amount of EUR 1.75bn
© Wirecard 2019
Authorization was resolved by the annual general meeting on 20 June 2017 for 12,356,558 shares.

Start date: 5 November 2019

The shares will be bought back within a twelve-month period (end date 5 November 2020) under the following conditions:

- Total number of shares: up to 2,500,000
- Maximum amount: EUR 200 million (excluding acquisition expenses)

The share buyback will be carried out in accordance with the Safe Harbor Rules.
Compliance update and embedded strategy

Governance implementation

Empowered compliance organization

Establishment of an uniform compliance culture globally

Risk taxonomy (definition and prioritization of risk types)

Compliance and risk strategy aligned with Vision 2025
Investor Relations
ir@wirecard.com

Iris Stöckl
VP Corporate Communications/Investor Relations
iris.stoeckl@wirecard.com
T: +49 (0) 89 4424 1788

Susanne Herrle
Principal Investor Relations Manager
susanne.herrle@wirecard.com
T: +49 (0) 89 4424 1223

Claudia Mendrek
Junior Investor Relations Manager
claudia.mendrek@wirecard.com
T: +49 89 4424 192189

Stephanie Malgara
Senior Manager Investor Relations
stephanie.malgara@wirecard.com
T: +49 (0) 89 4424 191348

Kristin Kleine Beerink
Investor Relations Manager
kristin.kleine-beerink@wirecard.com
T: +49 (0) 89 4424 1734

© Wirecard 2019
Disclaimer

“This presentation has been prepared by Wirecard AG (the “Company”) and is for information purposes only. This presentation contains only summary information and does not purport to be, nor is it intended to be, comprehensive. The information in this presentation has not been independently verified. No representation or warranty, express or implied, is made as to the accuracy or completeness of the presentation and the information contained herein and no reliance should be placed on such information. No responsibility is accepted for any liability for any loss howsoever arising, directly or indirectly, from this presentation or its contents. This presentation does not constitute, or form part of, and should not be construed as, an offer, solicitation or invitation to subscribe for, underwrite or otherwise acquire, any securities of the Company, nor should it or any part of it form the basis of, or be relied on in connection with, any contract to purchase or subscribe for any securities of the Company, nor shall it or any part of it form the basis of or be relied upon in connection with any contract or commitment whatsoever. In particular, this presentation does not contain or constitute an offer of, or the solicitation of an offer to buy or subscribe for securities of the Company to any person in Australia, Canada, Japan, or the United States of America or in any jurisdiction to whom or in which such offer or solicitation is unlawful. The securities of the Company may not be offered or sold in the United States of America absent registration under the U.S. Securities Act of 1933, as amended (the “Securities Act”), except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act. Subject to certain exceptions, any securities of the Company may not be offered or sold in Australia, Canada or Japan or to, or for the account or benefit of, any national, resident or citizen of Australia, Canada or Japan.

This presentation may contain forward-looking statements relating to the business, financial performance and results of the Company and the industry in which the Company operates. Any forward-looking statements contained in this presentation, including any assumptions, opinions and views of the Company and information attributed to or summarized from third party sources, represent solely opinions and forecasts which are subject to risks and uncertainties. Actual events may differ significantly from current expectations or assumptions due to many factors. The Company does not guarantee that the assumptions underlying the forward-looking statements in this presentation are free from errors nor does it accept any responsibility for the future accuracy of the opinions expressed in this presentation or the actual occurrence of the forecasted developments. The statements in this presentation are made only as of the date of this presentation. The Company does not undertake any obligation to review, update or confirm third-party’s expectations or estimates or to release publicly any revisions to any forward-looking statements in this presentation to reflect subsequent events or circumstances that may arise in relation to the content of this presentation. Consequently, neither the delivery of this presentation nor any further discussion of the Company with any of the recipients thereof shall under any circumstances create any implication that there has been no change in the affairs of the Company since such date. This presentation may also include references to non-IFRS financial measures. We have provided these financial measures and other information in this presentation because we believe they provide investors with additional information to assess our performance. Our use of these supplemental financial measures may vary from others in our industry and should not be considered in isolation or as an alternative to our results as reported under IFRS. Due to rounding, numbers presented throughout this and other documents may not add up precisely to the totals provided and percentages may not precisely reflect the absolute figures.”