Agenda

13.00h Welcome
Markus Braun

13.30h – 14.15h  Multi channel convergence of Wirecard platform, Carlos Haeuser

14.15h – 15.00h  Mobile payments: evolution or revolution?
Christian von Hammel-Bonten

15.00h – 15.30h coffee-break

15.30h – 16.15h  Enabling card payments: Wirecard’s Card Reader
Jörn Leogrande

16.15h – 17.00h  Latest developments in Asian Expansion
Burkhard Ley
Multi-Channel Convergence
A scalable platform approach

Carlos Häuser
Agenda

1. Multi-Channel Convergence
2. Multi-Channel vs. Cross-Channel
3. Dimensions of Scalability
4. The Wirecard Solution
1. Multi-Channel Convergence
Convergence

the merger of previously distinct technologies into a new form; requiring new theories, new products, and new practices
Multi-Channel Convergence

The Channels

Point of Sale
- Proprietary solutions
- Cash
- Slow rate of innovation

E-Commerce
- Growing, competitive market
- Alternative payments in addition to cards
- High innovation rate

Mobile Commerce
- In-App Payments
- Pay with your mobile phone
- Mobile terminal via dongle card reader
- Highly innovative
Multi-Channel versus Cross-Channel

**Multi-Channel**
- Usually different business and payment processes per channel
- Mostly different payment outsourcing partners per channel
- Handled by processes

**Cross-Channel**
- Consumer can combine all channels during his shopping experience
- Merchant needs integrated business and payment processes
- Need for technology based solutions
2. Multi-Channel vs. Cross-Channel
Conclusion

"It is no longer about channels; it is about the customer life cycle across everywhere we touch them." This involves orchestrating the customer relationship across touch points, not channels. It involves driving relevant, personalized and linked offers across all forms of communication, such as e-mail marketing, social media, the website and mobile apps. It involves presenting the customer with the ability to discover products, transact and get service in a relevant, contextual manner. [1]

3. Dimensions of Scalability
Scalability

In electronics (including hardware, communication and software) scalability is the ability of a system, network, or process, to handle a growing amount of work in a capable manner or its ability to be enlarged to accommodate that growth.[1]

Scalability

In a commercial context scalability of a business model refers to the potential for economic growth within one or more markets and industries. The base concept is consistent – the ability for a business or technology to accept increased volume without negatively impacting the contribution margin (= revenue – variable costs).
Number of Non-Cash Transactions

CAGR 5.5%
CAGR 4.4%
CAGR 15.5%
CAGR 12.4%

Note: Mature Asia-Pacific (APAC) data for 2011 excludes a) South Korea cards (for which no data was available), b) Japan data for direct debits for all years. As a result, the net growth rate in those instruments may be somewhat smaller than shown. Cards data does not include prepaid card transactions. Chart numbers and quoted percentages may not add up due to rounding.


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Note: CEMEA (Central Europe, Middle East, Africa) does not include South Africa; Mature Asia-Pacific comprises Australia, Japan, Singapore, and South Korea; Latin America does not include Brazil; BRIC comprises Brazil, Russia, India, China; China data has been restated to remove ATM card transactions. Chart numbers and quoted percentages may not add up due to rounding.

Global E-Payments: # of Transactions & growth rates

Note: Electronic (e-) payments are online payments for e-commerce activities; Total non-cash payment market size is taken from Capgemini estimates, assuming 8% growth for future years; data for 2011-13 are forecasts (F); Chart numbers and quoted percentages may not add up due to rounding

Source: Capgemini analysis, 2011
Global M-Payments: # of Transactions & growth rates

Note: Analysis based on Arthur D. Little, Juniper Research, IEMR, EDC, Generator Research estimates, using Capgemini assumptions; Total Non-Cash payment market size is taken from Capgemini estimates; Chart numbers and quoted percentages may not add up due to rounding.

Source: Capgemini analysis, 2011; M-Payments surging ahead: distinct opportunities in developed and emerging markets, Arthur D. Little Analysis, 2010
4. The Wirecard Solution
The Wirecard Payment Gateway

- Inbound Connectors
- Batch processing
- Virtual Terminal
- Outbound connector
- Key Management & protocol conversion

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Scaling on the Gateway

- Open connector architecture
  - Easy and fast integration of new payment methods
  - Standard interfaces for terminal connectivity
- New channels can be added with existing certified solutions
- Full virtualization for on-demand processing capacity
- Channel agnostic processing
- Dynamic routing and transformation of messages and protocols
- Decoupling of processing and reporting
The Wirecard Platform

Integrated Payment Platform

- Payment Gateway
- Issuing Processing
- Acquiring Processing
- eWallet
- Fraud & Risk Management
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Wirecard Group

Enabling card payments anywhere

Wirecard’s Card Reader Solution

Jörn Leogrande
Wirecard Card Reader

Wirecard has launched its Card Reader as an international white-label program enabling card payments at the point of sale via smartphone.

Our offerings are EMV-capable and allow acceptance for MasterCard, Visa and electronic direct debiting (EDD) schemes.

Our out-of-the-box approach is a one-stop shop for card reader, acquiring and merchant handling services.
Market potentials

– Square is valued at 3.25 Billion Dollar. More than 2 million businesses and individuals are accepting credit and debit cards via the Square mobile transaction platform, up from 1 million just six months earlier.

– According to Eurostat there are currently about 20 million small businesses in Europe that only take cash or invoices and supply channels onto one single platform.

– There are far less point-of-sale-terminals, then smartphones. UK: 1m point-of-sale-terminals, but more than 10m iPhones.

– In Asia and the BRIC-countries credit card penetration is growing steadily. There are huge opportunities for innovative, cheap and flexible acceptance solutions.
Wirecard Card Reader Solution

At a glance

POS Application & Merchant Web Backend

Multi language, multi-currency, white-label ready POS and web applications, card reader and packaging.

Merchant Setup & Support

Certifications, Licenses, Compliance & Risk-Management
Wirecard Card Reader Solution

How it works

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

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Wirecard Card Reader Solution

A simple solution: Great for small businesses

- It allows even the smallest merchants to accept payments, wherever and whenever they do business.
- No cash handling: no need for change, no need for cash on hand and no risks involved with storing cash.
- It creates added value for small merchants with real-time analytics, paperless receipts and customer retention tools.
- For customers with no cash on hand, it provides a convenient method of payment without ATM visits.
- It opens up new customer groups and spontaneous purchase opportunities.
Wirecard Card Reader Solution

Designed to integrate easily

Readers  Mobile Apps  Web
Wirecard Card Reader Solution

Covers all platforms
Wirecard Card Reader Solution

Supports a wide variety of card reader devices

Mag Stripe
- Swipe & Signature

Mag Stripe (Encrypted)
- Triple DES
- AES128 Encryption
- Swipe & Signature

Chip
- No PIN pad
- EMV Level 1 certified
- Triple DES
- AES128 Encryption
- Chip & Signature

Chip’n PIN
- EMV Level 1 certified
- Chip & PIN
- Triple DES
- AES128 Encryption
Merchant Web Interface

Merchants have access to a powerful but easy to use system:

- Swiftly check past transactions, print receipts, or trigger refunds/cancellations
- Analytics & reporting options offer valuable insights
- Schedule couponing & loyalty campaigns in order to drive customer into your shop
Certified Security

- PCI-DSS certified solution
- End-to-End encryption using DKUPT & industry-strength 3DES directly inside the card reader
- Fallback to SSL and mobile OS encryption if unencrypted card readers are used
- Cardholder data always protected
Wirecard Card Reader Solution

Integrates into existing applications

Software Development Kit
Drop in SDK Library for iOS and Android allows developers to easily integrate card acceptance into their own apps.
Wirecard Card Reader Solution

A complete white-label offering

- Complete suite of POS applications
- Choice of card reader devices
- Certification, compliance and licenses
- Merchant relationship management
- Risk- and fraud management
- Call center support
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# Mobile Payment - Introduction

## What is Mobile Payment?

<table>
<thead>
<tr>
<th>DIRECT CARRIER BILLING</th>
<th>PAYMENT ON MOBILE</th>
<th>MOBILE AT THE POINT OF SALE</th>
<th>CLOSED LOOP MOBILE PAYMENTS</th>
<th>MOBILE AS THE POINT OF SALE</th>
<th>EVERYTHING ELSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Telling digital merchants to “put it on my bill”</td>
<td>The mobile as just another internet device</td>
<td>The Mobile wallet</td>
<td>The return of the store card: This time, It’s mobile</td>
<td>Every smartphone is a cash register</td>
<td>The everything else mobile payment</td>
</tr>
<tr>
<td>This is consumers buying ringtones or games or digital content by putting the charges on their cell phone bill.</td>
<td>This is consumers buying digital content or physical products on their phone by using “classical” Internet payment services like cards, or alternative payment methods.</td>
<td>Its paying for things at a store with a mobile device using NFC (“Tap and Go”) or some other method (voice modulation, QR codes, Geo-location, Bluetooth, …)</td>
<td>If a company doesn’t want to wait for someone else to build a wallet or platform, it can always build on its own. Starbucks did it.</td>
<td>This is merchants using a mobile device to process cards payments. Do not confuse it with mobile wallets they are not the same thing.</td>
<td>This is everything else. Think of it as a catch-all category for products that let consumers send money to other consumers or merchants using a mobile device. It includes P2P transfers, money remittance, airtime transfer / topup…</td>
</tr>
</tbody>
</table>

**Companies:**
- DIRECT CARRIER BILLING: Boku, mopay, Zong (PayPal), …
- PAYMENT ON MOBILE: Internet payment services: Wirecard, Cybersource, GlobalCollect, …
- MOBILE AT THE POINT OF SALE: Companies: Google, ISIS, mpass, Paypal, Turkcell, …
- CLOSED LOOP MOBILE PAYMENTS: Companies: Donkin Donuts, Starbucks
- MOBILE AS THE POINT OF SALE: Companies: Wirecard, Ingenico, Square, iZettle, Hypercom, ROAM Data, …
- EVERYTHING ELSE: Companies: Ericsson Money, Obopay, M-Pesa, …
Estimates

– **Juniper Research** (July 2011): Total value of mobile payments for digital and physical goods, money transfers and NFC (Near Field Communications) transactions will reach $670bn by 2015, up from $240bn in 2011.

– **Juniper Research** (June 2011): Global NFC m-payment transactions will be almost US$50 billion worldwide by 2014. 20 countries are expected to launch NFC services in the next 18 months.

– **Yankee Group** (June 2011): There will be 7 million NFC-enabled phones in 2011 growing to 203 million in 2015.

– **Juniper Research** (April 2011): Almost 300 million or 1 in 5 or smartphones worldwide will be NFC-enabled by 2014.

– **Frost & Sullivan** (February 2011): 863 million units or 53 percent of new handsets will be NFC-enabled in 2015. The total payment value for NFC globally will exceed €110 billion in 2015.

Source: mobilthinking.com
# Wirecard`s Mobile Money Products

<table>
<thead>
<tr>
<th>MOBILE SINGLE-USE VIRTUAL CARDS</th>
<th>RELOADABLE GIFT CARDS</th>
<th>CONTACTLESS BRIDGE TECHNOLOGIES</th>
<th>CONTACTLESS MOBILE PAYMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Internet purchases in emerging markets</td>
<td>- Seamless entry into the payment market</td>
<td>- Enables legacy phones for contactless payments</td>
<td>- Support for built-in and SIM-based secure elements</td>
</tr>
<tr>
<td>- Support for USSD, text messages and apps</td>
<td>- Can be bundled with prepaid phone card</td>
<td>- Speeds up rollout of NFC enabled handsets</td>
<td>- OTA provisioning of card data via TSM</td>
</tr>
<tr>
<td>- Optional coupling with prepaid phone balance</td>
<td>- Reloadable with cash at point of sale</td>
<td>- Operator can rapidly establish payment footprint</td>
<td>- Coupling with couponing, loyalty and advertising</td>
</tr>
</tbody>
</table>
Mobile Payment Projects

Entry Point: Dual-Interface Card or NFC-Sticker

DISCOVERY
- Buy card online or in co-brand partner store
- Pay at Point-of-Sale or Internet

SERVICES
- Payment transactions & ATM Withdrawals
- View balance and transactions
- Real-time notifications
- Locate next topup store
- Topup prepaid card
- Send Money to other cardholders (Person-2-Person)
- Manage Personal Details

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Mobile Payment Projects

(Re-)Evolution to Mobile Wallet

Over-the-provisioning of card into handset

Tap phone to
- pay
- redeem coupons
- retrieve loyalty points
- get receipts

Tap phones to transfer money (Person-2-Person transfer)

LOYALTY / COUPONING

Merchant
Operator

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Mobile Money Ecosystem

Mobile Payment

- **MOBILE DEVICE APPLICATIONS**
  - SIM TOOLKIT
  - J2ME APPLICATIONS
  - SMARTPHONE APPS

- **VALUE ADDED SERVICES**
  - CONTEXTUAL ADVERTISING
  - LOYALTY PROGRAMS
  - COUPONING SERVICES

- **MOBILE WALLET PLATFORM**
  - CUSTOMER DATA MGMT.
  - KNOW-YOUR CUSTOMER
  - BALANCE MGMT. (STORED VALUE ACCOUNT)
  - PEER-TO-PEER
  - CREDIT FACILITY MANAGEMENT

- **ISSUING PROCESSING PLATFORM**
  - TRANSACTION AUTH./CLEARING
  - FRAUD / AML MANAGEMENT
  - BALANCE MGMT. (STORED VALUE ACCOUNT)
  - CARD MANAGEMENT
  - PERSONALIZATION

- **ISSUING LICENSE**
  - TRUSTED SERVICE MANAGER

- **POINT OF SALE DEVICES & APPLICATIONS**
  - HARDWARE
  - PAYMENT APPLICATIONS
  - VALUE ADDED SERVICES

Real-time straight-through authorization against wallet host.
Mobile Payment Projects

Mobile Application - Value added services
Wirecard provides all ingredients for co-branded mobile wallet programs
## Supplier Comparison

<table>
<thead>
<tr>
<th>Feature</th>
<th>Financial Institutions</th>
<th>Software Companies</th>
<th>Specialist Suppliers</th>
<th>Wirecard</th>
</tr>
</thead>
<tbody>
<tr>
<td>SVA (stored value account) / zero balance account</td>
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<tr>
<td>Comprehensive white label software platform, incl. smartphone app, P2P-transfers, central management software</td>
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<tr>
<td>Regulatory Compliance</td>
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<tr>
<td>Pan-European banking license allowing to offer deposit taking and funds transfer services on a certified and audited platform</td>
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<td>Staggered know-your-customer procedure</td>
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<tr>
<td>From easy-to-use anonymous / prepaid entry level product up to full bank account incl. overdraft and unlimited transfer capability</td>
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<td>Electronic Loading / Top-up</td>
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<tr>
<td>Various electronic means of loading/topping-up the mobile wallet, incl. credit cards, direct debit, wire transfer, alternative payments</td>
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<tr>
<td>Cash Loading / Top-up</td>
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<tr>
<td>Ability to load/top-up the mobile wallet with cash at retailers, gas stations</td>
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<tr>
<td>Issuing of Visa/MasterCard Card (NFC)</td>
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<td>Ability to issue open loop payment cards in plastic or virtual and on an NFC chip</td>
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*) Most banks do not have the technical capability to support a staggered KYC
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Latest developments in Asia

Burkhard Ley, CFO
Content

1. Overview M&A activities Asia
2. Current status
3. How we succeed in Asia
1. Overview M&A activities Asia
Overview M&A activities

Acquisitions Asia 2011/2012

Wirecard Processing
(formerly Procard Services)
Dubai January 2011
- Local processing unit for merchants, banks and financial institutions
- 1st level support of customers within Middle East

Systems@Work
Singapore
December 2011
- Established technology company
- One of the leading payment service providers for merchants and banks in the region

PrimaVista
Jakarta
Expected Closing Q4 2012
- Payment solutions for emerging markets incl. POS, mini- and mobile-ATMs, internet purchases, biometric authentication solutions
2. Current status
Current status

Case study Singapore: Taxi Payment Processing

- 15,000 taxis enabled
- Processing for all international cards MC, Visa, Diners, Amex & JCB
- Processing for Taxi Company’s internal Cabcharge and eVoucher cards
- Support for call-centre payments
- Customized settlement reconciliation and reporting
Singapore’s Resort World Sentosa: Consolidated Payment Processing

- Processing for hotels, attractions, F&B, retail
- All channels – POS, Mobile, eCommerce, call-centre,
- Full range of payment interactions including Swipe, EMV, contactless, eCommerce, MOTO
- All brands MC, Visa, Amex, JCB, China Unionpay, Diners, Ez-Link
- Customized business rules, reporting, merchant admin access
Current status

Top-up/reload services

Provision of electronic top-up infrastructure for ez-link prepaid cards
Support for top-up of prepaid cards and mobile NFC wallet

- Formed by Land Transport Authority (LTA) in 2002
- Issuer of Singapore’s largest contactless stored value card portfolio (>10 million cards)
- Used for payment on
  - public buses
  - Mass Rapid Transit (MRT) trains
  - Electronic Road Pricing (ERP)
  - Electronic Payment System (EPS) for carparks
  - Selected retail merchants
3. How we succeed in Asia
Convergence in emerging markets of Asia

Long-term growth in m-commerce will come from developing nations where mobile is virtually the only way to access the Internet. (ABI Research).
How we succeed in Asia

Technology enabler

Customize new payment applications and work-flows to meet merchants’ business requirements without modifications to card acquirers’ systems and processes.
How we succeed in Asia

PT PrimaVista Solusi

- Headquartered in Jakarta, Indonesia / approx. 250 employees, > 130,000 deployed terminals
- Customers: leading domestic financial institutions and retailers, international banks
- Innovative POS solutions: Stored Value Contactless Card Solutions
Case Study PT PrimaVista Solusi

- Leading Indonesian bank to use Wirecard payment processing
- Payments with credit cards across multiple channels
- Online, mobile, over-the-counter terminals, MOTO (mail order telephone order)
- Convergence of all sales channels

Flexibility and international expertise in multi-channel payment processing with fraud and risk management experience were key criteria.
How we succeed in Asia

Sales synergies as a priority

1. Established hubs in Dubai and Singapore – and soon Jakarta – providing deep insights into local markets
2. Global gateway for all industries drives scalability
3. Local knowledge transfer e.g. Mobile Payments (EDC-Electronic Device Commerce)
4. Local management experience/ customer support
5. Back-end technology from Munich - 1st level support locally
Wirecard Asia – a promising future development

How we succeed in Asia

South Korea (50mn*)
China (1.4bn*)
India (1.2bn*)
Vietnam (91mn*)
Thailand (70mn*)
Japan (128mn*)
Malaysia (28mn*)
Indonesia (230mn*)
Australia (22mn*)

*population

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