Content

1. Key Figures 9M 2014 / Highlights 2014
2. Products and Solutions
3. Growth Drivers, Strategy and Outlook
4. Financial Data
Internet technologies will be the dominating technologies in payment processing in all sales channels: online, mobile and at the PoS. Wirecard is driving this trend.

Dr. Markus Braun, CEO, Wirecard AG
### Key Figures first 9 months of fiscal 2014

<table>
<thead>
<tr>
<th></th>
<th>9M 2014</th>
<th>9M 2013</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transaction Volume</td>
<td>EUR bn</td>
<td>24.4</td>
<td>19.0</td>
</tr>
<tr>
<td>Revenues</td>
<td>EUR mn</td>
<td>424.2</td>
<td>341.1</td>
</tr>
<tr>
<td>EBITDA</td>
<td>EUR mn</td>
<td>121.0</td>
<td>89.8</td>
</tr>
<tr>
<td>EBIT adjusted*</td>
<td>EUR mn</td>
<td>104.3</td>
<td>78.1</td>
</tr>
<tr>
<td>EBIT</td>
<td>EUR mn</td>
<td>92.2</td>
<td>71.4</td>
</tr>
<tr>
<td>Earnings after taxes</td>
<td>EUR mn</td>
<td>74.2</td>
<td>56.8</td>
</tr>
<tr>
<td>Operating Cash Flow **</td>
<td>EUR mn</td>
<td>103.4</td>
<td>77.9</td>
</tr>
<tr>
<td>Earnings per share (undiluted)</td>
<td>EUR</td>
<td>0.61</td>
<td>0.51</td>
</tr>
</tbody>
</table>

**Guidance raised on 7th October 2014:** EBITDA 2014 in a bandwidth of between EUR 170 to 177mn

* Adjusted by PPA incurred amortization

** Consolidated cash flow from operating activities (adjusted)
In the first 9 months of 2014 the transaction volume* amounted to EUR 24.4 billion (+28.4% yoy) of which EUR 5.1 billion (20.9%) was generated in Asia.

The allocation as at the end of the 3rd quarter 2014 to the individual industry verticals is as follows:

- **19.6%** Travel & Mobility
  - Airlines / Hotel chains
  - Travel sites / Tour operators
  - Cruise lines / Ferries
  - Car rental and transportation companies

- **46.9%** Consumer Goods
  - Distance trade (mail order) and brick and mortar shops
  - All sales channels – in each case physical products

- **33.5%** Digital Goods
  - Downloads (Music / Software)
  - Games
  - Apps / SaaS
  - Sports betting / Poker

* Transaction volume: basically acceptance and issuing means of payment along with associated value added services
Average Transaction Volume per Merchant 2009 - 2013

in mn EUR

2009 2010 2011 2012 2013

- 0.96
- 1.05
- 1.19
- 1.49
- 1.67

© 2015 Wirecard AG
Operative Highlights 2014

- **Strong customer gains in 2014** – e.g.: La Prairie Group (subsidiary of the Beiersdorf Group); zooplus AG (leading online retailer in Europe for domestic pet supplies); SoftwareONE (one of the largest global software licensing companies); Focus Magazin Verlag GmbH (German news magazine), Hahn Air; Qatar Airways; Onur Air (one of Turkey’s leading private airlines); Airport Verona (Airport Ticketing); Thomas Cook (expansion of the Wirecard Services); Alltours (German Tour Operator); MyID Travel from Lufthansa Systems (electronic and cost efficient ticketing for employees); MyDays (online event couponing platform); Fit for Fun Verlag GmbH (German lifestyle magazine).

- **Demandware LINK**: Wirecard supports international companies in the textile and clothing industry in their e-commerce expansion as a Certified LINK technology partner of Demandware.

- **Amadeus IT Group**: Cooperation in the payment area with Amadeus IT Group, a leading technology partner for the global travel sector.

- **BASE Wallet**: Wirecard provides the mobile operator brand BASE with a prepaid mobile payment card (digital Maestro card) for its Wallet.

- **Deutsche Telekom MyWallet**: Wirecard is the technical service provider for Telekom´s MyWallet Card in Germany and Slovakia.

- **Vodafone SmartPass**: Launch in the Netherlands and also now in the UK (including Transport for London), the fourth market after Spain and Germany.

- **Rocket Internet**: Wirecard finalised a cooperation agreement with Rocket Internet AG. Using Wirecard’s global multi-channel platform, Rocket Internet’s online companies will be able to offer international payment acceptance, acquiring and payment processes with the corresponding fraud prevention solutions.

- **TransJakarta**: Wirecard, with its Indonesian subsidiary PT Prima Vista Solusi, supports TransJakarta Busway with electronic ticketing system using innovative Point-of-Sale (POS) terminal solutions.
Operative Highlights YTD

- **Bijlipay:** Wirecard is providing the technology for Skilworth Technologies Private Limited to introduce its white-label mPoS solution to the Indian market, based on Chip & Pin technology.

- **Lexware:** Wirecard is supporting the software manufacturer Lexware, part of the Haufe Group, with its unique white label mobile card reader solution. Since September 2014, Lexware offers clients a mobile and cashless payment solution for EC-Cards with Lexware pay. Since November 2014, Lexware offers additionally a Chip & Pin mPoS solution for the acceptance of credit cards.

- **Wirecard Checkout Portal:** Easy merchant on-boarding on international basis

  A fully automated solution for the rapid configuration and acceptance of all common international payment methods: The Wirecard Checkout Portal is now available with all functions: small and medium-sized companies and private sellers who require quick & easy access to all common international payment methods. Also Internet Market Places can use the online configurator as a co-brand or white label solution.

Every month some hundred new merchants are on-boarding via the Wirecard Checkout Portal.
Vodafone SmartPass / Transport for London (TfL)

The mobile payment solution Vodafone SmartPass is supported by Wirecard and is now available in transport services of the British organization Transport for London (TfL).

Contactless Vodafone SmartPass payments can be used at:


Furthermore, users can pay with their mobile phone at all retailers in the UK which accept Visa. Vodafone SmartPass has also been launched in Germany, the Netherlands and Spain.

Wirecard is responsible for design, implementation and processing of all technical processes of the Payment App. Wirecard Card Solutions provides the issuance of digital and physical cards.
Wirecard acquired 3pay, one of the leading payment providers in Turkey

Considerations payable plus earn outs: approx. EUR 12.0 million plus earn-out components of up to approx. EUR 14.0 million (depending on the operational profit of the acquired company in the years 2014 to 2017)

Expected contribution to EBITDA of Wirecard Group in 2015: approx. EUR 1.7 million

Integration costs in 2014/2015: approx. EUR 1.0 million in total

Closing date: 5th November 2014

3pay is one of the leading payment providers in Turkey with a service spectrum from mobile payment/direct carrier billing services to its own prepaid card platform.

All Turkish mobile communications companies as well as far reaching partnerships in the field of games publishing and social networks are among 3pay's customers.

Turkey is considered as one of the most dynamic growth markets of the MENA (Middle-East North Africa) region with regard to electronic payments, e-commerce and prepaid products.
Key Figures 9M 2014 / Highlights 2014

Market Entry in South Africa

Wirecard Group acquired all shares of Amara Technology Africa Proprietary Limited, located in Cape Town, South Africa, including one subsidiary.

Amara and its related companies provide acquiring- and issuing processing, acquiring reselling as well as prepaid program management services for a number of financial institutions in Africa including Mercantile Bank, Nedbank, Citi Bank and AfrAsia Bank as well as point-of-sale and e-commerce payment processing and card issuance for local retailers, airlines, resorts and governmental organizations.

**Considerations payable plus earn outs:** EUR 29.0 million plus earn-out components of up to approx. EUR 7.0 million that depend on the operational profit of the acquired company in the years 2015 and 2016

**Expected contribution to EBITDA of Wirecard Group in 2015:** approx. EUR 3.0 million

**Integration costs in 2014/2015:** approx. EUR 0.5 million

**Closing date:** 4th December 2014
Wirecard Group acquired all shares of the GFG Group Limited, Auckland, New Zealand, and one subsidiary in Melbourne, Australia.

GFG Group is a leading provider of innovative electronic payment solutions and services. GFG Group solutions are deployed in more than 20 countries at over 100 corporate customers, particularly financial institutions and mobile network operators, processing more than two million transactions daily by over 25 million card- and account-holders.

**Considerations payable plus earn outs:** approx. EUR 30.0 million plus earn-out components of up to approx. EUR 3.8 million, which depend on the operational profit of the acquired companies in the years 2015 and 2016.

**Expected contribution to EBITDA of Wirecard Group in 2015:** approx. EUR 3.5 million

**Integration costs in 2014/2015:** approx. EUR 1 million

**Closing date:** 11th December 2014
Wirecard AG and Visa Inc. announced their cooperation in prepaid card issuing, affirming their joint commitment to the growing prepaid markets in Asia-Pacific, Latin America, and other regions.

**As part of the partnership, Wirecard will acquire for US $16 million:**

- certain assets of Visa Processing Service (VPS), headquartered in Singapore
- all shares in Visa Processing Services (India) Private Limited

As part of the relationship, Wirecard intends to provide outsourcing services to Visa for the provision of specific prepaid processing services in support of Visa’s clients.

In addition, Wirecard has joined the Visa Issuer Processing Program, designed to match financial institutions with leading prepaid issuer processors to help support and grow prepaid programs globally.

Visa Processing Service is active in 7 countries with a customer-base of 14 financial institutions and more than 3 million cardholders amongst more than 70 card programs. VPS provides financial institutions with an integrated solution for gift cards, general purpose reloadable (GPR) cards, single or multi-currency travel cards as well as money remittance.
Wirecard’s Presence in Asia Pacific

Singapore
- Wirecard Asia Systems@Work
- Trans Infotech
- PaymentLink

Indonesia
- PT Prima Vista Solusi
- PT Aprisma Indonesia

Vietnam
- Trans Infotech Vietnam

Malaysia
- Wirecard Malaysia
- Systems@Work
- Korvac Malaysia

Myanmar
- Wirecard Myanmar (in setup)

Australia
- Wirecard Sales Int. Australia Branch (in setup)

New Zealand
- GFG Group Limited
Wirecard’s Presence in Asia Pacific

- Approx. 800 employees in the Asian offices
- Strong relationships to local banks & merchants grant participation of the strong growing electronic payment market in all the different channels
- Highly motivated local management teams
- In the Asian market, contactless payment is ready for kick-off; public facilities support moving towards safer cashless payments
Examples of smart solutions in Asia

Cashless & contactless public transportation & road toll payments Ecosystem

Solution to enable travelling bank staff going to customers premises to open bank account, apply loans, cash withdrawal, etc.

Customers and corporates can log in to their smart phone or tablet devices and manage their banking accounts and transactions on the go: anytime anywhere

Singapore Toll Collection

Indonesia Biometric Microbanking

Indonesia Mobile Banking
2. Products and Solutions
Internet technologies are driving innovations

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 card- and systems-interfaces
- Global payment strategy
- Multi-lingual helpdesk 24/7
- Case management and exception handling
- Payment guarantee
- Corporate banking services
- Acquiring services for Visa, MasterCard, JCB, American Express, Discover/باهمن, 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-currency monitoring
- Card issuing processing
- Multiple card types (credit, debit and prepaid cards)
- Multiple card formats: plastic, virtual, mobile, sticker, dual-interface
- VISA and DEPAUS stored value cards
- Instant card creation
- SP-TSP® gateway
- 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)
- International money remittance
- In-app payments
- Mobile card reader solutions
- Loyalty and couponing services
- Contextual advertising and cash-back
- Biometric and "risk ATP" solutions for emerging markets
- Industry solutions (e.g. public transport, tax, airline...)
- NFC, BLE, QR...

END-TO-END SOLUTIONS FOR ALL INDUSTRY VERTICALS
- Online/PoS/Mobile/Email or/and Telephone or/and Mail
- White-Label/Co-Branded / Wirecard-Branded

*Service Provider / Trusted Service Manager
Products and Solutions

More than 18,000 merchants

WIRECARD PAYMENT SCHEMES

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

NORTH AMERICA
- 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

EUROPE, EASTERN EUROPE, RUSSIA
- Visa, MasterCard, American Express, JCB, UATP, Diners Club, Discover
- China UnionPay, Maestro, Cirrus, Visa Electron
- SEPA Direct Debit, SEPA Credit Transfer, SEPA Direct Debit
- PayPal, PaySafeCard, CashWeb, Skrill, Moneybookers Wallet

ASIA-PACIFIC, MIDDLE EAST
- Visa, MasterCard, American Express, JCB, UATP
- PayPal, UnionPay, BNP Paribas, Wirecard
- PayPal, PaySafeCard, CashWeb

AUSTRALIA
- Visa, MasterCard, American Express, JCB, UATP
- PayPal, PayPal, Skrill, Moneybookers Wallet

JAPAN
- Wire Transfer

KOREA
- Wire Transfer

MALAYSIA
- Maybank2u, CMB Clicks

NEW ZEALAND
- PGG

PHILIPPINES
- Payment cards
- Domestic card brands
- Maybank2u, CMB Clicks

SINGAPORE
- CABC and AsiaPay, E-Link payments
- Alipay, Online Banking, Maybank2u, CMB Clicks

TAIWAN
- Wire Transfer

*In virtual bank accounts
## Products and Solutions

Wirecard provides all ingredients for co-branded mobile wallet programs (white-label)

<table>
<thead>
<tr>
<th>Financial Services Licence</th>
<th>Wirecard E-money / Banking Licence</th>
<th>White label partner e.g. Mobile Network Operators</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scheme Licence</td>
<td>Wirecard Issuing Licence</td>
<td>White label partner e.g. Mobile Network Operators</td>
</tr>
</tbody>
</table>

### Products and Solutions

#### Host Account Management
- Registration KYC
- Card & Account Management
- Risk Management
- Top-up Processing

#### Issuing Capabilities
- Transaction Processing
- Card Production PIN Management
- Instant Issuing
- Fraud Protection

- Call Centre / Administration Interface
- White Label Mobile Application
- White Label Consumer Service Area

Card schemes: American Express, Mastercard, Visa
Card Personalisation Card & PIN Mailing SP-TSM

© 2015 Wirecard AG
Wirecard ePOS concept: Customer-controlled checkout

The customer uses the merchant’s application and is checked in at the retailer using Bluetooth (BLE) on the mobile phone.

Customer scans the goods using the app.

No more queuing at the check-out.

Loyalty points and vouchers can be transferred easily via the app.

For the payment, Wirecard processes a card present transaction (HCE / SIM card or handset based secure element).

Customer pays via self-checkout using the retailer’s store app – no matter where he is in the store.
Products and Solutions

Mobile Payment as the integrative platform between all sales channels

m-commerce

Software Interface

POS

NFC*

Software Interface

e-commerce

Software Interface

In-App

Software Interface

*Near Field Communication

© 2015 Wirecard AG
3. Growth Drivers, Strategy and Outlook
New trends drive the e-commerce market

- $4.7 trillion by 2019, up from just over $2.5 trillion this year: The annual transaction value of online, mobile and contactless payments. (Juniper Research, June 2014)

- Global e-commerce will continue to witness growth in 2014. (Forrester, 2014)

- Non-cash payments in Europe (EU-27) to grow at approx. 8% per year to exceed 175 billion transactions by 2020e. (A.T. Kearny European Market Model, 2014)

- 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)

- European online travel market is expected to grow by around 8% up to 2015. (PhoCusWright, 2013)
The number of NFC-enabled phones is expected to keep growing and reach around 550 million devices in 2014, helped by Apple’s devices and an expanding number of Android gadgets. (Gartner, September 2014)

1.8 million contactless acceptance points in Europe. (Visa Europe October, 2014)

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

HCE (Host Card Emulation)-based NFC (Near Field Communication) services could additionally boost mobile transactions. (Juniper Research, June 2014)

Over 1.75 billion mobile phone users will have used their devices for banking purposes by the end of 2019, compared to 800 million in 2014. (Juniper Research, July 2014)

According to Mastercard (all) 600,000 terminals in Germany shall be replaced by NFC enabled devices (currently 30,000) by January 2018. (Handelsblatt July 15, 2014)

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

**FY 2014:** EBITDA guidance for the fiscal year 2014 in a bandwidth of between EUR 170 to 177 million. (Equivalent to an EBITDA increase of 35 to 40 percent in comparison to 2013)

**FY 2015:** EBITDA guidance for the fiscal year 2015 in a bandwidth of between EUR 205 to EUR 225 million

**Forecast based on:**

- European e-commerce market growth ~12%
- Increase in transaction volume processed with existing and new customers for Wirecard Group
- Economies of scale from transaction-oriented business model
- Cross-selling effects with existing customers
- Expanding issuing and bank services (including Mobile Services)
- Earnings contributions from M&A transactions
4. Financial Data
# Financial Data

## Key Figures 9M 2014 / 9M 2013

<table>
<thead>
<tr>
<th></th>
<th>9M 2014</th>
<th>9M 2013</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenues</strong></td>
<td>424,240</td>
<td>341,119</td>
<td>24%</td>
</tr>
<tr>
<td><strong>EBITDA</strong></td>
<td>120,954</td>
<td>89,793</td>
<td>35%</td>
</tr>
<tr>
<td><strong>EBIT adjusted</strong></td>
<td>104,285</td>
<td>78,108</td>
<td>34%</td>
</tr>
<tr>
<td><strong>EBIT</strong></td>
<td>92,161</td>
<td>71,400</td>
<td>29%</td>
</tr>
<tr>
<td><strong>T axes</strong></td>
<td>14,193</td>
<td>11,332</td>
<td>25%</td>
</tr>
<tr>
<td><strong>Profit after T axes</strong></td>
<td>74,158</td>
<td>56,757</td>
<td>31%</td>
</tr>
<tr>
<td><strong>EPS (undiluted) in EUR</strong></td>
<td>0.61</td>
<td>0.51</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Operating cash flow</strong></td>
<td>103,436</td>
<td>77,900</td>
<td>33%</td>
</tr>
<tr>
<td><strong>Shareholders’ equity</strong></td>
<td>1,038,449</td>
<td>584,423</td>
<td>78%</td>
</tr>
<tr>
<td><strong>Total equity and liabilities</strong></td>
<td>1,831,698</td>
<td>1,251,909</td>
<td>46%</td>
</tr>
<tr>
<td><strong>Employees</strong>* as of 30.09.2014 / 30.09.2013**</td>
<td>1,691</td>
<td>1,039</td>
<td>63%</td>
</tr>
<tr>
<td>thereof full-time employees</td>
<td>1,518</td>
<td>891</td>
<td>70%</td>
</tr>
<tr>
<td>thereof part-time employees</td>
<td>173</td>
<td>148</td>
<td>17%</td>
</tr>
</tbody>
</table>

* Adjusted by PPA incurred amortization
** Consolidated cash flow from operating activities (adjusted)
*** Thereof 389 employees from Payment Link Pte. Ltd., PT Aprisma Indonesia (M&A Transactions)
Financial Data

Revenues, Costs & EBITDA Growth 9M 2013 / 9M 2014

in kEUR

<table>
<thead>
<tr>
<th>Category</th>
<th>9M 2013</th>
<th>9M 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues</td>
<td>341,119</td>
<td>424,240</td>
</tr>
<tr>
<td>Cost of materials incr./decr. of invent. and own work capitalized, personnel expenses, other operating expenses, other operating income</td>
<td>251,326</td>
<td>303,286</td>
</tr>
<tr>
<td>EBITDA</td>
<td>89,793</td>
<td>120,954</td>
</tr>
</tbody>
</table>

+ 24.4%
+ 20.7%
+ 34.7%
Key Figures 9M 2014 / Highlights YTD

Cash flow from operating activities 2013 / 2014

in kEUR

Operative Cash flow (adjusted) 2013/2014

Operative Cash flow 2013/2014
Financial Data

Development Acquiring & Issuing Segment 9M 2014

in kEUR

<table>
<thead>
<tr>
<th>9M 2014</th>
<th>Revenues</th>
<th>EBITDA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquiring &amp; Issuing Segment</td>
<td>147,432</td>
<td>23,888</td>
</tr>
<tr>
<td>Acquiring</td>
<td>114,793</td>
<td>15,201</td>
</tr>
<tr>
<td>Issuing</td>
<td>32,639</td>
<td>8,687</td>
</tr>
</tbody>
</table>
## Consolidated Income Statement 9M 2014 / 9M 2013

<table>
<thead>
<tr>
<th>Financial Data</th>
<th>9M 2014</th>
<th>of revenues</th>
<th>9M 2013</th>
<th>of revenues</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenues</strong></td>
<td>424,240</td>
<td>341,119</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Own work capitalized</strong></td>
<td>18,355</td>
<td>14,781</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Cost of materials</strong></td>
<td>-241,835</td>
<td>57.0%</td>
<td>-202,540</td>
<td>59.4%</td>
</tr>
<tr>
<td><strong>Personnel expenses</strong></td>
<td>-47,156</td>
<td>11.1%</td>
<td>-34,481</td>
<td>10.1%</td>
</tr>
<tr>
<td><strong>Other operating expenses</strong></td>
<td>-36,123</td>
<td>8.5%</td>
<td>-31,219</td>
<td>9.2%</td>
</tr>
<tr>
<td><strong>Other operating income</strong></td>
<td>3,472</td>
<td></td>
<td>2,134</td>
<td></td>
</tr>
<tr>
<td><strong>EBITDA</strong></td>
<td>120,954</td>
<td>28.5%</td>
<td>89,793</td>
<td>26.3%</td>
</tr>
<tr>
<td><strong>Amortization and depreciation adjusted</strong></td>
<td>-16,668</td>
<td>3.9%</td>
<td>-11,685</td>
<td>3.4%</td>
</tr>
<tr>
<td><strong>EBIT adjusted</strong></td>
<td>104,285</td>
<td>24.6%</td>
<td>78,108</td>
<td>22.9%</td>
</tr>
<tr>
<td><strong>PPA related amortization</strong></td>
<td>-12,124</td>
<td>2.9%</td>
<td>-6,708</td>
<td>2.0%</td>
</tr>
<tr>
<td><strong>EBIT</strong></td>
<td>92,161</td>
<td>21.7%</td>
<td>71,400</td>
<td>20.9%</td>
</tr>
<tr>
<td><strong>Financial results</strong></td>
<td>-3,810</td>
<td></td>
<td>-3,311</td>
<td></td>
</tr>
<tr>
<td><strong>Income tax</strong></td>
<td>-14,193</td>
<td><strong>16.1%</strong></td>
<td>-11,332</td>
<td><strong>16.6%</strong></td>
</tr>
<tr>
<td><strong>Profit after Taxes</strong></td>
<td>74,158</td>
<td></td>
<td>56,757</td>
<td></td>
</tr>
</tbody>
</table>

* Adjusted by PPA incurred amortization
** Taxes on income and profit with regards to Earnings before Taxes (EBT)
## Income taxes 9M 2014 / 9M 2013

<table>
<thead>
<tr>
<th>in kEUR</th>
<th>9M 2014</th>
<th>of earnings before taxes</th>
<th>9M 2013</th>
<th>of earnings before taxes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings before taxes</td>
<td>88,351</td>
<td></td>
<td>68,089</td>
<td></td>
</tr>
<tr>
<td>Taxes on income and profit</td>
<td>-14,193</td>
<td>16.1%</td>
<td>-11,332</td>
<td>16.6%</td>
</tr>
<tr>
<td>thereof impact from deferred taxes</td>
<td>-2,024</td>
<td>2.3%</td>
<td>-1,746</td>
<td>2.6%</td>
</tr>
<tr>
<td>thereof taxes to be paid</td>
<td>-12,169</td>
<td>13.8%</td>
<td>-9,586</td>
<td>14.1%</td>
</tr>
<tr>
<td>Paid taxes on income</td>
<td>-13,993</td>
<td></td>
<td>-11,180</td>
<td></td>
</tr>
<tr>
<td>thereof income taxes</td>
<td>-8,674</td>
<td></td>
<td>-6,322</td>
<td></td>
</tr>
<tr>
<td>thereof capital gain tax on dividends</td>
<td>-5,319</td>
<td></td>
<td>-4,858</td>
<td></td>
</tr>
</tbody>
</table>
## Financial Data

### Balance Sheet as of 30 September 2014 / 30 June 2014

<table>
<thead>
<tr>
<th>Assets in kEUR</th>
<th>30.09.2014</th>
<th>30.06.2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-current assets</td>
<td>689,037</td>
<td>670,821</td>
</tr>
<tr>
<td>Goodwill</td>
<td>171,118</td>
<td>170,683</td>
</tr>
<tr>
<td>Deferred tax assets</td>
<td>2,103</td>
<td>2,257</td>
</tr>
<tr>
<td>Internally gen. intangible assets</td>
<td>57,555</td>
<td>52,847</td>
</tr>
<tr>
<td>Other intangible assets</td>
<td>43,665</td>
<td>42,760</td>
</tr>
<tr>
<td>Customer relationships</td>
<td>288,708</td>
<td>283,407</td>
</tr>
<tr>
<td>Other property, plant &amp; equipm.</td>
<td>15,458</td>
<td>15,092</td>
</tr>
<tr>
<td>Fin. assets/ int. bearing securities</td>
<td>110,430</td>
<td>103,775</td>
</tr>
<tr>
<td><strong>Current assets</strong></td>
<td><strong>1,142,661</strong></td>
<td><strong>1,100,874</strong></td>
</tr>
<tr>
<td>Trade receivables</td>
<td>353,774</td>
<td>327,568</td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>614,696</td>
<td>585,089</td>
</tr>
<tr>
<td>Interest-bearing securities</td>
<td>157,718</td>
<td>170,604</td>
</tr>
<tr>
<td>Other</td>
<td>16,473</td>
<td>17,615</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td><strong>1,831,698</strong></td>
<td><strong>1,771,695</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Equity and liabilities in kEUR</th>
<th>30.09.2014</th>
<th>30.06.2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shareholders´ equity</td>
<td>1,038,449</td>
<td>1,003,207</td>
</tr>
<tr>
<td>Liabilities</td>
<td>793,249</td>
<td>768,487</td>
</tr>
<tr>
<td>Current provisions</td>
<td>1,197</td>
<td>1,352</td>
</tr>
<tr>
<td>Tax provisions</td>
<td>10,458</td>
<td>7,995</td>
</tr>
<tr>
<td>Trade payables</td>
<td>254,884</td>
<td>235,738</td>
</tr>
<tr>
<td>Interest-bearing bank loans</td>
<td>99,024</td>
<td>99,537</td>
</tr>
<tr>
<td>Deferred income taxes</td>
<td>26,234</td>
<td>24,448</td>
</tr>
<tr>
<td>Other non-current liabilities</td>
<td>11,166</td>
<td>11,283</td>
</tr>
<tr>
<td>Other current liabilities</td>
<td>40,875</td>
<td>42,466</td>
</tr>
<tr>
<td>Customer deposits</td>
<td>349,411</td>
<td>345,668</td>
</tr>
<tr>
<td><strong>Total equity and liabilities</strong></td>
<td><strong>1,831,698</strong></td>
<td><strong>1,771,695</strong></td>
</tr>
</tbody>
</table>
This presentation contains explicit and implicit forward-looking statements concerning Wirecard AG, its affiliated companies and their business. These statements are subject to various known and unknown risks, uncertainties and other factors due to which the actual events, financial conditions, performances and achievements of Wirecard AG may differ substantially from those expressed in such explicit or implicit statements. Wirecard AG makes these statements at the time of the publication of the presentation and is under no obligation to update the forward-looking statements in this presentation including on receipt of new information or on occurrence of future events or for other reasons. However, Wirecard AG, may change in its own free discretion any forward-looking statements should relevant factors change.

The forward-looking statements from third parties’ surveys, in particular without being limited to research reports and analysts’ statements, may prove to be incorrect. Reference to such third parties’ surveys is provided for information only and does not imply any agreement with or consent to the content of such surveys or the information, opinions or conclusions contained therein. Wirecard AG accepts no liability for the selection, completeness or correctness of third parties’ studies.

Wirecard AG mostly publishes its figures in thousands of euro (kEUR). The use of rounding means that it is possible that some figures do not add up exactly to form the totals stated, and that the figures and percentages do not exactly reflect the absolute values on which they are based.

This presentation is no offer for the sale and no invitation for offers of purchase or for subscription to of shares of Wirecard AG but is provided for information only.

Contact

Investor Relations
Iris Stöckl: iris.stoeckl@wirecard.com
IR-Team: ir@wirecard.com
T: + 49 (0) 89 4424 1788

Wirecard AG
Einsteinring 35
85609 Aschheim / Munich
Germany