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

#### 9 Months Results of Fiscal 2012/2011

<table>
<thead>
<tr>
<th></th>
<th>9M 2012</th>
<th>9M 2011</th>
<th>Change in %</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Group results</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transaction volume</td>
<td>EUR bn</td>
<td>14.9</td>
<td>11.2</td>
</tr>
<tr>
<td>Revenues</td>
<td>EUR mn</td>
<td>279.5</td>
<td>232.4</td>
</tr>
<tr>
<td>EBITDA</td>
<td>EUR mn</td>
<td>78.1</td>
<td>58.6</td>
</tr>
<tr>
<td>EBITDA without one-offs</td>
<td>EUR mn</td>
<td>78.1</td>
<td>63.8</td>
</tr>
<tr>
<td>Operating cash flow*</td>
<td>EUR mn</td>
<td>65.3</td>
<td>48.2</td>
</tr>
<tr>
<td>Earnings after taxes</td>
<td>EUR mn</td>
<td>52.9</td>
<td>42.3</td>
</tr>
<tr>
<td>EPS (basic)</td>
<td>EUR</td>
<td>0.48</td>
<td>0.42</td>
</tr>
</tbody>
</table>

**Outlook 2012**

- **EBITDA bandwidth between EUR 106 to 113 million**

*Cash flow from operating activities (adjusted for transaction volumes of a transitory nature)*
Diversified Customer Portfolio – Target Industries

After the first 9 months in 2012 the transaction volume* amounted to EUR 14.9 bn (+ 33% yoy). Thereof EUR 1.5 bn (~10% average YTD) was generated in Asia. The allocation as at the end of the 3rd quarter 2012 to the individual target industry segments is as follows:

**Travel & Tourism**
- Airlines
- Hotels
- Travel sites
- Travel agents

**Digital Goods**
- Downloads (Music / Software)
- Games
- Communities
- Sports betting
- Poker / Casino

**Consumer Goods**
- Mail order / TV shopping
- Brick and Mortar shops
- Direct Sales / Distribution

*) Transaction volume: namely acceptance and issuing means of payment along with associated value added services
Highlights YTD

- **New customer relationships which include for example** Neckarsulm-based Bechtle for its B2B online shops and the “Wunderkit” application from Berlin-based 6Wunderkinder GmbH. Wirecard has implemented an innovative solution for myTaxi, allowing passengers to pay for their taxi cash-free and cross-selling with existing customers.

- **Substantial positive synergies have already been recorded as part of the strategic alliance with Netrada**, since the asset deal for Netrada Payment was concluded. Existing customers have ordered additional services, furthermore Wirecard gained new customer relationships.

- **Wirecard is working together with Deutsche Telekom AG** in implementing its mobile payment strategy. As part of this strategic cooperation, Wirecard is realizing the technical processes for issuing the Telekom MasterCard payment card for Deutsche Telekom.

- **Téléfonica Germany is also driving the launch of its mobile payment service mpass for retail.** mpass uses contact-free NFC (near field communication) technology in stores thanks to Wirecard’s support. mpass customers can use this service at around 500,000 global PayPass acceptance points, of which 100,000 are located in Europe.

- **Wirecard provides all processing and issuing services and card management for the French telecommunication company SFR**, which presented an NFC-based MasterCard in October.
Key Figures / Highlights

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
Recent M&A activities

Wirecard acquires leading Indonesian Payment Service Provider for financial institutions and retailers

- **PT PrimaVista Solusi**, headquartered in Jakarta, Indonesia
  - Approx. 250 employees
  - Customers: leading domestic financial institutions and retailers, international banks
  - > 130,000 deployed terminals

- PrimaVista offers a variety of innovative payment solutions for emerging markets, such as mini- and mobile-ATMs, solutions for cash payment of utility bills and internet purchases as well as biometric authentication solutions

- Cash payments in an amount of approximately EUR 39.7 million and earn out-components of up to approx. EUR 4.7 million, dependant on the operational profit of the acquired company in the years 2012 to 2014

- The closing of the transaction can be expected in the fourth quarter of 2012, subject to the approval of the relevant authorities in Indonesia

- **Expected Wirecard Group EBITDA contribution 2013**: approx. EUR 4.0 million
2. Products and Solutions
Wirecard Group's Merchant Services

**Online payment services**
Support of all major global payment methods

**Acquiring services**
Wirecard Bank is a Member of Visa, MasterCard, licensed acquirer for Discover/Diners, American Express, China UnionPay, JCB

**Payment acceptance**
Collection of a variety of alternative payment solutions such as: eps, giropay, iDEAL, Alipay

**Risk and fraud management**
Consumer identification and credit rating, strategy management & decision-making solutions including fraud prevention, business intelligence

**Issuing**
Prepaid cards as payout solutions, Co-branding cards, virtual or physical

**Banking services**
Forex management services, corporate and private bank accounts

**Point-of-Sale**
Support of all sales channels, including stationary retail stores

**Call center**
Operation of own call center facility, 24/7 in 16 languages
The Wirecard Group operates an international strategy and offers merchants various national and international payment schemes.
Card Issuing – Support for multiple card types

<table>
<thead>
<tr>
<th>Consumer Payment Cards</th>
<th>Co-branded consumer payment cards</th>
<th>Closed loop card solutions</th>
<th>B2B card solutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Easy and flexible</td>
<td>Loyalty by bonus</td>
<td>Card solutions in accordance with the EU e-money guideline</td>
<td>Standardized real time payments worldwide</td>
</tr>
</tbody>
</table>

**Own branded card solutions**
- mywirecard 2go Visa (plastic)
- Mywirecard MasterCard (virtual)

**mywirecard.com**

**Co-Branded card solutions**
- White labeling platform for partner companies
  - Plastic and virtual cards

**E-money gift cards**
- For retailers and online merchants based on existing acceptance networks

**Supplier and Commission Payments (SCP)**
- Virtual prepaid cards used on the internet

**Payout cards**
- Plastic prepaid cards
- Payout employees, affiliates etc. worldwide
3. Growth Drivers, Strategy and Outlook
eCommerce is going through transition

Online retailers have to keep pace with incredible speed of the market driven by multichannel and mobile commerce

- Europe’s eCommerce market 2012 will record ~ 11% growth (based on the outlook for the individual target sectors)

- European growth in online retail: by ~12% yoy average from 2011 to 2016 (EU-17 states) (Forrester 2012)

- Online retail market in Germany to grow by ~16.5% in 2012 (bvh 2012)

- European online travel market to grow by ~10% yoy from 2011 to 2013 (PhoCusWright’s 2012)

Beyond 2012: Additional growth factors

- Eastern-Europe eCommerce Markets expected to grow steadily in the next years (yStats 2011)

- Mobile payments volume worldwide expected to reach USD 34bn by 2015 (Strategy Analytics)

- More than EUR 160bn volume on prepaid cards expected by 2017 in Europe, Russia and Turkey (PSE Consulting 2011)
Growth Drivers, Strategy and Outlook

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 top up store
- Top up prepaid card
- Send money to other cardholders (Person-2-Person)
- Manage personal details
Wirecard provides all ingredients for co-branded mobile wallet programs

Growth Drivers, Strategy and Outlook

FINANCIAL SERVICES LICENSE
- WIRECARD E-MONEY/BANK LICENCE
- Co-Brand / 3rd PARTY

SCHEME LICENSE
- WIRECARD MasterCard/VISA LICENCE
- Co-Brand / 3rd PARTY

TECHNICAL SERVICES
- MOBILE WALLET PLATFORM
  - Registration KYC
  - Card & Account Mgmt.
  - Risk Mgmt.
  - Topup Processing
- ISSUING PROCESSING SERVICES
  - Transaction Processing
  - Card Production
  - Instant Issuing
  - Fraud Protection

Call centre / Administration Interface
White-label Mobile Application
White-label Consumer Service Area

Scheme Networks
Card Personalization Card & PIN Mailing SP-TSM*

*Service Provider – Trusted Service Manager

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Growth Drivers, Strategy and Outlook

**ezlink 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
Key objectives

– to continue strategy of organic growth in conjunction with smart M&A deals
– to expand the leading position in Europe and the Asian business
– to gain new customer relationships
– to broaden the existing customer base
– to enhance the Company’s value chain
– to step into new markets
– to extend prepaid card business within Europe
– to achieve a key position in the upcoming mobile payment market
Outlook

Fiscal Year 2012: EBITDA bandwidth between EUR 106 to 113 million

Guidance based on:

− Basic growth along with the eCommerce market acceleration by ~11%
− Additional growth due to new customer relationships and product innovation (cross-selling)
− 2012 EBITDA contribution by M&A > EUR 5.3mn

Growth drivers 2012:

− Tendency towards mid- and large-scale companies as customers
− Complexity in payment processing and risk-management drives outsourcing decisions
− eBusiness as economy driver: dynamic development of pan-European retailing
− Increasing convergence of bricks-and-mortar and bricks-and-clicks trading
4. Financial Data
### Development Acquiring & Issuing Segment 2012

<table>
<thead>
<tr>
<th></th>
<th>Revenues</th>
<th>EBITDA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquiring &amp; Issuing Segment</td>
<td>102,745</td>
<td>17,827</td>
</tr>
<tr>
<td>Acquiring</td>
<td>78,675</td>
<td>9,891</td>
</tr>
<tr>
<td>Issuing</td>
<td>24,070</td>
<td>7,936</td>
</tr>
</tbody>
</table>
## Key Figures 9 Months 2012/2011

<table>
<thead>
<tr>
<th></th>
<th>9M 2012</th>
<th>9M 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenues</strong></td>
<td>279,538</td>
<td>232,369</td>
</tr>
<tr>
<td><strong>EBITDA</strong></td>
<td>78,128</td>
<td>58,579</td>
</tr>
<tr>
<td><strong>EBIT</strong></td>
<td>66,237</td>
<td>52,730</td>
</tr>
<tr>
<td><strong>Taxes</strong></td>
<td>12,326</td>
<td>9,304</td>
</tr>
<tr>
<td><strong>Profit after Taxes</strong></td>
<td>52,941</td>
<td>42,313</td>
</tr>
<tr>
<td><strong>EPS (basic in EUR)</strong></td>
<td>0.48</td>
<td>0.42</td>
</tr>
<tr>
<td><strong>Operating cash flow</strong>*</td>
<td>65,254</td>
<td>48,163</td>
</tr>
<tr>
<td><strong>Shareholders’ equity</strong></td>
<td>522,078</td>
<td>321,978</td>
</tr>
<tr>
<td><strong>Total equity and liabilities</strong></td>
<td>996,950</td>
<td>598,079</td>
</tr>
<tr>
<td><strong>Employees (as of 09/30/2012 / 09/30/2011)</strong></td>
<td><strong>599</strong></td>
<td>479</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>thereof full-time employees</td>
<td>450</td>
<td>351</td>
</tr>
<tr>
<td>thereof part-time employees</td>
<td>149</td>
<td>128</td>
</tr>
</tbody>
</table>

* Cash flow from operating activities (adjusted for transaction volumes of a transitory nature)
** Thereof 61 employees from M&A transactions (Systems@Work / Newcastle Building Society)
Revenues, Costs and EBITDA Growth 9 Months 2012/2011

- **Revenues**: 232,369 TEUR (9M 2011) to 279,538 TEUR (9M 2012), + 20.3%
- **Cost of materials incr./decr. of invent. and own work capitalized personnel expenses**: 168,590 TEUR (9M 2011) to 201,410 TEUR (9M 2012), + 19.5%
- **EBITDA**: 63,779 TEUR (9M 2011) to 78,128 TEUR (9M 2012), + 22.5%

All data excludes one-off expenditures in 2011.
## Consolidated Income Statement 9 Months 2012/2011

<table>
<thead>
<tr>
<th></th>
<th>9M 2012</th>
<th>of Revenues</th>
<th>9M 2011*</th>
<th>of Revenues</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues</td>
<td>279,538</td>
<td></td>
<td>232,369</td>
<td></td>
</tr>
<tr>
<td>Own work capitalized</td>
<td>6,317</td>
<td></td>
<td>5,271</td>
<td></td>
</tr>
<tr>
<td>Cost of materials</td>
<td>(160,842)</td>
<td>(57.5%)</td>
<td>(135,828)</td>
<td>(58.5%)</td>
</tr>
<tr>
<td>Personnel expenses</td>
<td>(26,885)</td>
<td>(9.6%)</td>
<td>(20,759)</td>
<td>(8.9%)</td>
</tr>
<tr>
<td>Other operating expenses</td>
<td>(22,114)</td>
<td>(7.9%)</td>
<td>(23,576)</td>
<td>(10.1%)</td>
</tr>
<tr>
<td>Other operating income</td>
<td>2,114</td>
<td></td>
<td>1,102</td>
<td></td>
</tr>
<tr>
<td>EBITDA</td>
<td>78,128</td>
<td>27.9%</td>
<td>58,579</td>
<td>25.2%</td>
</tr>
<tr>
<td>Amortization and depreciation</td>
<td>(11,891)</td>
<td>(4.3%)</td>
<td>(5,849)</td>
<td>(2.5%)</td>
</tr>
<tr>
<td>EBIT</td>
<td>66,237</td>
<td>23.7%</td>
<td>52,730</td>
<td>22.7%</td>
</tr>
<tr>
<td>Financial results</td>
<td>(0,970)</td>
<td></td>
<td>(1,113)</td>
<td></td>
</tr>
<tr>
<td>Income tax</td>
<td>(12,326)</td>
<td></td>
<td>(9,304)</td>
<td></td>
</tr>
<tr>
<td>Profit after Taxes</td>
<td>52,941</td>
<td></td>
<td>42,313</td>
<td></td>
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<tr>
<td>EPS (basic)</td>
<td>EUR 0.48</td>
<td></td>
<td>EUR 0.42</td>
<td></td>
</tr>
</tbody>
</table>

*These include non-recurring special expenditures in the amount of EUR 5.2 million for relocating the company’s headquarters and the even faster expansion in Asia
Financial Comments 9 Months 2012/2011

<table>
<thead>
<tr>
<th>Income tax expenses 2012/2011</th>
<th>9M 2012</th>
<th>in % of earnings before taxes</th>
<th>9M 2011</th>
<th>in % of earnings before taxes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings before taxes</td>
<td>65,267</td>
<td></td>
<td>51,617</td>
<td></td>
</tr>
<tr>
<td>Taxes on income and profit</td>
<td>(12,326)</td>
<td>(18.9%)</td>
<td>(9,304)</td>
<td>(18.0%)</td>
</tr>
<tr>
<td>thereof impact from deferred taxes</td>
<td>(1,225)</td>
<td></td>
<td>(96)</td>
<td></td>
</tr>
<tr>
<td>thereof actual income taxes</td>
<td>(11,101)</td>
<td>(17.0%)</td>
<td>(9,208)</td>
<td>(17.8%)</td>
</tr>
<tr>
<td>Payment balance from taxes on income (adjusted)</td>
<td>(8,277)</td>
<td></td>
<td>(5,034)</td>
<td></td>
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</tbody>
</table>
## Financial Data

**Balance Sheet as of September 30, 2012 / December 31, 2011**

<table>
<thead>
<tr>
<th></th>
<th>09/30/2012</th>
<th>12/31/2011</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-current assets</td>
<td>369,357</td>
<td>295,984</td>
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<td>Goodwill</td>
<td>133,184</td>
<td>127,565</td>
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<tr>
<td>Deferred tax assets</td>
<td>1,245</td>
<td>936</td>
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<td>Internally gen. intangible assets</td>
<td>25,589</td>
<td>21,748</td>
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<tr>
<td>Other intangible assets</td>
<td>19,951</td>
<td>28,530</td>
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<tr>
<td>Customer relationships</td>
<td>112,359</td>
<td>87,570</td>
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<tr>
<td>Other property, plant &amp; equipm.</td>
<td>9,512</td>
<td>2,921</td>
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<tr>
<td>Fin. Assets/int. bearing securities</td>
<td>67,517</td>
<td>26,714</td>
</tr>
<tr>
<td><strong>Current assets</strong></td>
<td><strong>627,593</strong></td>
<td><strong>411,075</strong></td>
</tr>
<tr>
<td>Trade receivables</td>
<td>205,636</td>
<td>182,146</td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>345,745</td>
<td>213,403</td>
</tr>
<tr>
<td>Interest-bearing securities</td>
<td>67,196</td>
<td>9,000</td>
</tr>
<tr>
<td>Other</td>
<td>9,016</td>
<td>6,526</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td><strong>996,950</strong></td>
<td><strong>707,059</strong></td>
</tr>
<tr>
<td><strong>Equity and liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shareholders’ equity</td>
<td>522,078</td>
<td>340,887</td>
</tr>
<tr>
<td>Liabilities</td>
<td>474,872</td>
<td>366,172</td>
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<tr>
<td>Current provisions</td>
<td>1,002</td>
<td>992</td>
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<tr>
<td>Tax provisions</td>
<td>5,140</td>
<td>1,319</td>
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<tr>
<td>Trade payables</td>
<td>147,763</td>
<td>135,428</td>
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<tr>
<td>Interest-bearing bank loans</td>
<td>57,048</td>
<td>86,024</td>
</tr>
<tr>
<td>Deferred income taxes</td>
<td>10,276</td>
<td>9,344</td>
</tr>
<tr>
<td>Other non-current liabilities</td>
<td>8,430</td>
<td>12,919</td>
</tr>
<tr>
<td>Other current liabilities</td>
<td>23,564</td>
<td>15,104</td>
</tr>
<tr>
<td>Customer deposits</td>
<td>221,649</td>
<td>105,042</td>
</tr>
<tr>
<td><strong>Total equity and liabilities</strong></td>
<td><strong>996,950</strong></td>
<td><strong>707,059</strong></td>
</tr>
</tbody>
</table>
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