Strategic Outlook
Innovation / Capital Markets Day

New York City, 08 October 2019
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Wirecard is one of the world’s fastest growing financial commerce platforms.

We offer merchants and consumers a continuously expanding B2B2C payment ecosystem.
Global megatrends driving our strategy and innovations

01 Cashless World
02 Global Commerce and Workforce
03 Platform Economy
04 New Mobility
05 Frictionless Commerce
06 Internet Technology and Open API
07 Artificial Intelligence and Big Data
Three strategic pillars defining our Vision 2025

1. Increase growth in large-merchant segment complementing SME segment growth
2. Extend payment products with financial and AI-enabled data-driven value-added services
3. Strengthen global footprint

Leverage on scale and core digital global platform
Strong growth in the large-merchant segment complementing SME segment growth allows substantial increase in transaction volume ...

<table>
<thead>
<tr>
<th>Cluster (by TX Volume)</th>
<th>2018 overall TX Volume (in EUR bn)</th>
<th>Vision 2025 overall TX Volume (in EUR bn)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Above EUR 1bn</td>
<td>33.5</td>
<td>284</td>
</tr>
<tr>
<td>EUR 100m – EUR 1bn</td>
<td>44.9</td>
<td>243</td>
</tr>
<tr>
<td>EUR 10m – EUR 100m</td>
<td>34.3</td>
<td>178</td>
</tr>
<tr>
<td>EUR 10k – EUR 10m</td>
<td>11.8</td>
<td>97</td>
</tr>
<tr>
<td>Below EUR 10k</td>
<td>0.4</td>
<td>8</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>125</strong></td>
<td><strong>&gt;810</strong></td>
</tr>
</tbody>
</table>
... while Wirecard’s payment and AI-enabled value and financial-added services eco-system ...

Al-enabled data-driven value-added services

Artificial intelligence

Core business model

Seamless integration

Big Data

Financial value-added services

Loyalty, couponing and dynamic pricing

Al-driven payment analytics plus profiling and customer care

Target and location-based promotions

Financial value-added services

Al-driven risk and fraud

Transaction/mobile banking

Digital lending

Foreign currency exchange handling (Forex / FX)

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... enables dynamic customer approach & interaction ...

**Dynamic customer approach & interaction**
AI-based aggregation of payment & big data streams enables anticipation of real-time customer behavior allowing for prediction of purchase events covering multiple merchants monetizing on dynamic customer approach & interaction.

**Hotel booking:**
Based on traveler’s prior booking preferences, flight class, payment history and location, 40% higher likelihood of instant hotel booking following targeted customer approach.

**On-the-ground transportation**
Prediction of post-flight transportation method (public transportation, taxi, ride-sharing) and targeted offer based on flight class and prior travel history leads to 30% higher lead-conversion for local taxi provider.

**In-flight shopping:**
Shopping behavior prediction and targeted in-flight customer approach based on travel history and prior online and offline shopping behavior leads to 70% higher on-board conversion ratio.
... reducing customer acquisition costs for merchants ...

Real-time customer approach & interaction
Potential customer uses ride-sharing service and is near to luxury good store. Based on purchase history enriched with location data, 70% higher lead conversion ratio for luxury store, providing targeted offer on smart phone.

Financial-added services
- Customized consumer financing offering dynamic interest rates
- Customized merchant cash advance or merchant loan based on historic and predicted cash flows

Increased value for merchants
→ Up to 50-80% estimated reduction in customer acquisition costs due to higher conversion
→ 10-15% estimated increase in sales due to targeted customer approach
→ Efficiency gain in storing and supply

Real-time consumer finance
Based on transaction history and real-time credit score, customized consumer financing offering with dynamic interest rate.

Insurance
Based on current purchase, historic payment transactions and risk profile, 50% likelihood for insurance company to sell an insurance for purchased product.

Customized merchant loan
Customized merchant cash advance or merchant loan based on historic and predicted cash flows.
... and leading to value creation for Wirecard

**AI-enabled value and financial-added services for merchants and consumers ...**

![Diagram showing the flow of services and insights between merchants and consumers](image)

**... leading to potential increase in take rate at higher volume**

![Graph showing current take rate, payment discounts, and AI-enabled value-and-financial-added services against Vision 2025](image)

**Additional upside potential**
Strengthening our global footprint while supporting our customers at local level
Extension of our value chain raises our long-term financial aspirations

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>2018</td>
<td>68%</td>
<td>26%</td>
<td>3%</td>
<td>2</td>
</tr>
<tr>
<td>2025</td>
<td>30%</td>
<td>45%</td>
<td>22%</td>
<td>3%</td>
</tr>
</tbody>
</table>

… raises our long-term financial aspirations

Vision 2025 update

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

- Revenues (EUR bn)
  - 2018: 2 EUR bn
  - 2025: 10 EUR bn
  - 29% yoy

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

- FCF conversion (1)
  - 2018: 3% (1)
  - 2025: >65%

(1) Free cashflow conversion based on EBITDA
Thank you for your attention
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