

Wirecard supports her customers with innovative solutions on the financial supply chain aiming to optimize costs and processes:

- as an overall solution or using a modular approach
- in Germany and worldwide
- independent of all distribution channels
- for any requirements (standard or project)
- cross-sector and sector-specific
- with long-term experience and expertise

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The Wirecard AG Profile and Solutions.

The Power of Payment.

Payment Systems and Risk Management.



One-stop Payment Processing and Risk Management.

Wirecard AG offers products and services to her customers in electronic payments and risk management.

The Wirecard AG services include over 85 payment and risk management solutions. We support over 10,000 merchants from diverse industries in automating their payment processes. This way our central Wirecard platform enables the outsourcing of all financial processes: from processing electronic payments to transaction and customer verification to helpdesk services at our call center and e-mail management departments.

In addition, Wirecard AG offers a diverse and extensive portfolio of effective fraud protection tools.

The Wirecard Bank AG services extend our range of services for business customers by credit card acceptance agreements, bank services and innovative prepaid card products.

The Company: Wirecard AG

- Payments and risk management
- Finance and bank services
- Issuing and accepting of credit cards
- Incorporated in 1999
- Registered offices are in Munich, Germany
- Over 460 employees
- Supervised by the German Financial Services Authority (Bafin).
- Principal Member of Visa, MasterCard and JCB International

We support you in optimizing your finance and risk management processes and offer you the following benefits:

- One-stop service and/or
- Modular, selectable product elements
- Concepts for Germany and worldwide
- Industry and customer-specific solutions
- All distribution combined in one platform
- Cost-advantages through technical process optimization
- Redundant, highly available and flexible IT systems
- Highest security standards
- Expertise and experience
- And much more...

Our Service Portfolio

Payment Processing

Payment processes for POS, Internet, mail order and mobile: e.g. credit cards, Maestro, direct debit for Germany and Austria, online payments such as Giropay, IDEAL, EPS, paypal, paysafecard, cash ticket, click2pay, mywirecard, Paybox, country-specific processes and so much more in cooperation with banks and financial institutions.

Banking-Solutions

A further selection of our services include acceptance agreements for credit cards, merchant accounts, issuing, international account clearing, currency management, B2B payment transfers, virtual account structures for received payments.

Financial Services

Some of our financial services, such as reconciliation of financial information, electronic charge-back return debit management, debtor management which may include a payment guarantee.

Fraud-Protection / Riskmanagement

Of the many measures we offer, some of the following are: avoid fraud, control of defaults, dynamic control of credit limit, score tables, fraud monitoring, links to credit agency databases and other databases, champion/challenger procedure, simulation, fraud double-check, EU sanction list, consulting, velocity, bin and IP checks, blacklists, fraud screening, "shield" for credit card.

Communication

Inbound/outbound calls, customer care management, expert helpline, international (over 18 languages).

Services and Technology

An excerpt from our variety: IT development services, project realisation, consulting, project management, customer-specific interface adaptation and consulting on processes.