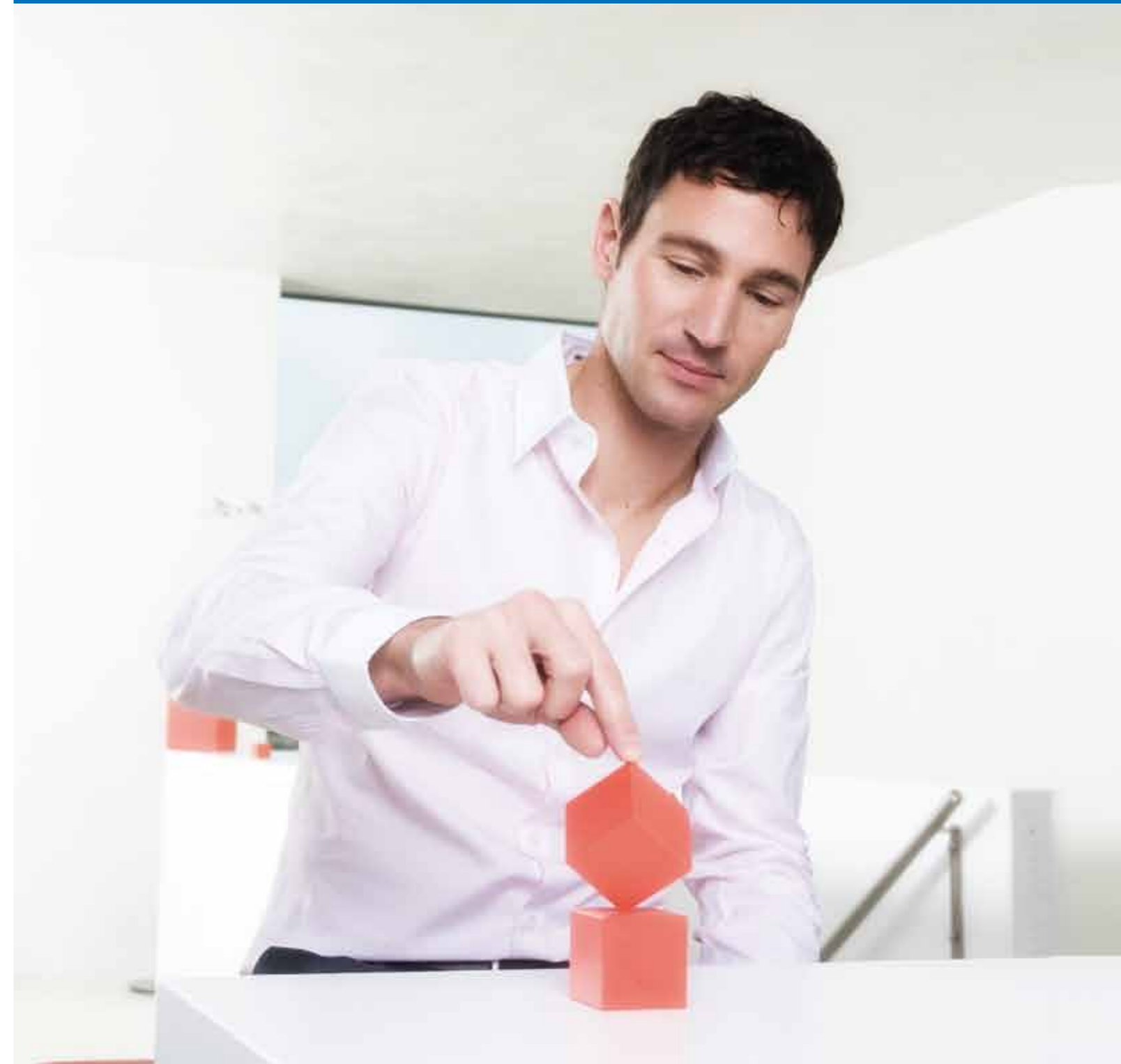


You can find all information about Wirecard products on the Internet at [www.wirecard.com](http://www.wirecard.com)

One-stop Payment Services

# Quality Pays Off.

10 good reasons to choose Wirecard AG



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## **1. UNIQUE** The Bank and Technology

Customers benefit from the long-standing expertise of the Wirecard AG technology enterprise, complemented by comprehensive banking services provided by its subsidiary Wirecard Bank AG, a financial institution with a full banking license.

## **2. COMPREHENSIVE** Solutions for the Entire Financial Supply Chain

Wirecard AG's services cover the entire financial supply chain of online vendors. From debtor management to dunning and debt collection in the event of defaults.

## **3. SCALABLE** The Right Service for Everyone

The Wirecard AG service portfolio includes budget-friendly standard solutions for small and medium-sized businesses (SMB), as well as individual industry solutions for multi-national conglomerates.

## **4. TRANSPARENT** The Wirecard Payment Platform

Online vendors are granted access to 85 payment and risk management procedures via one single interface: As a backoffice solution using a XML interface or as a front-end via the Wirecard Payment Page. The Wirecard Enterprise Portal (WEP) is an administrative tool with which vendors can manage transactions, statistics and reports.

## **5. INTERNATIONAL** Solutions for Cross-border eCommerce

In addition to credit cards, numerous bank and debit-based payment methods can be transacted for international trade in various countries via the Wirecard Payment Platform. In the case of credit card payments, as an acquiring bank with 15 settlement currencies at the moment, Wirecard Bank AG is reducing losses for online vendors caused by exchange rate fluctuations to a minimum.

## **6. SECURE** Innovative Risk Management

Our Wirecard AG industry and vendor-specific risk management solutions provide comprehensive safeguards against defaults, irrespective of whether payment services are used or not. Services range from credit assessment in line with the principle "know your customer" (KYC) to methods of detecting fraud to payment guarantees.

## **7. INNOVATIVE** Wirecard Bank AG Services

As a principal member of MasterCard, Visa and JCB, Wirecard Bank has the authority to make credit card acceptance acquiring and to issue innovative card products (issuing), for instance as part of co-branding projects. Comprehensive corporate banking services such as account and currency management complete the offer.

## **8. COOPERATIVE** Appealing Partner Program

Wirecard AG offers its partners tailored cooperation models and sales solutions. Our support services include exclusive access to our partner portal, comprehensive marketing material, lead management and workshops as well as personal support through the partner management team.

## **9. CONVERGENT** The Right Solution for Each Distribution Channel

Whether Internet, call centers, mail order or point of sale (POS) – by joining the individual distribution channels via just one interface, vendors benefit in costs and processing. When distributing through call centers, direct debits and card transactions can be checked via a virtual terminal in real-time. For payments at the POS, Wirecard provides stationary and virtual terminals.

## **10. COMPLEMENTARY** Wirecard AG Call Center Services

Combining the know-how of virtual and stationary call center solutions to a hybrid structure, our subsidiary Wirecard Communication Services GmbH supports business and private customers of the Wirecard group, independent of payment services.