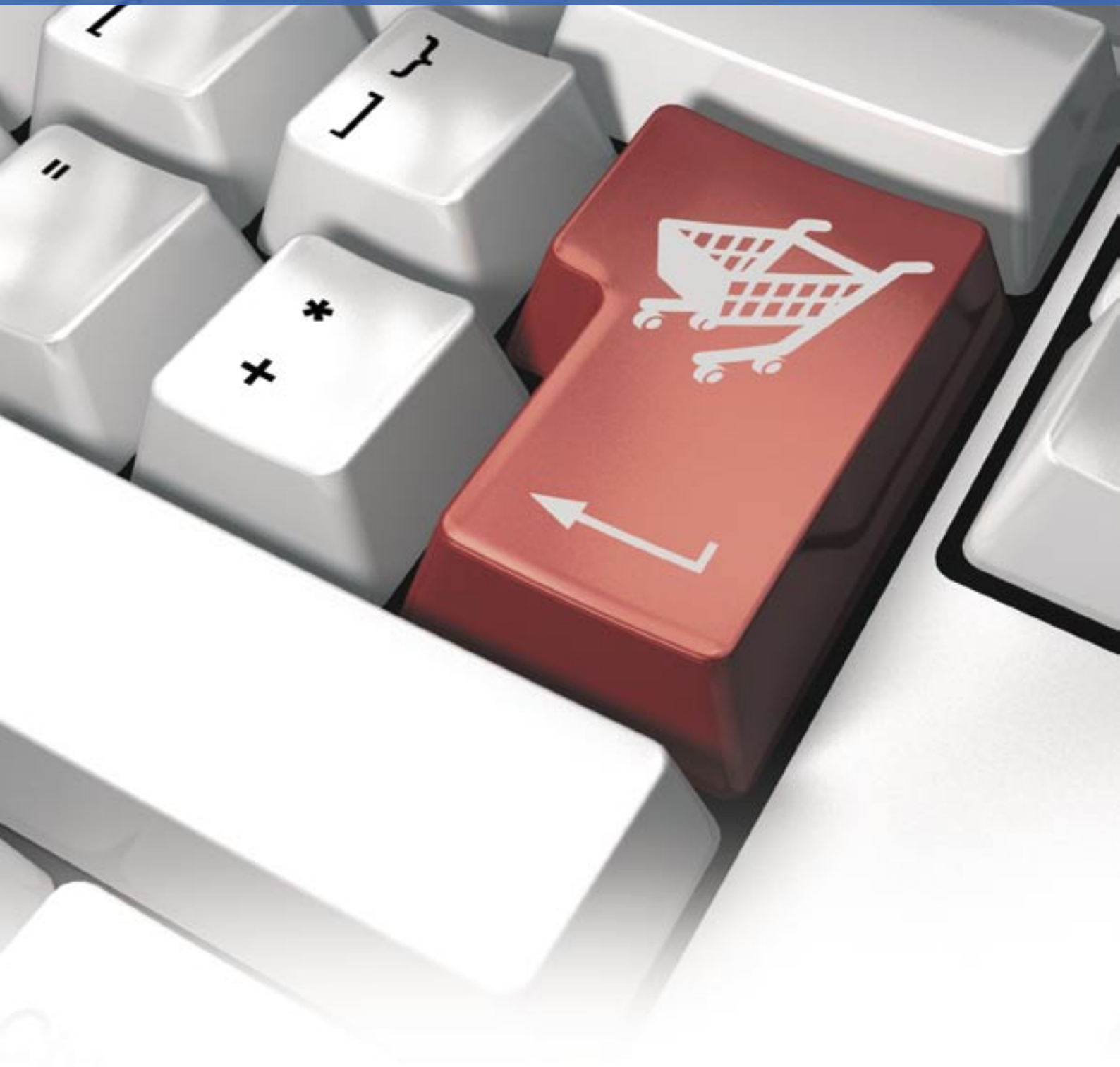




e-commerce Payment Solutions.

Success Factor Internet.



The power of payment

EDITORIAL



Wirecard AG is one of the world's leading providers of electronic payment systems, risk management products and communication services. Our solutions help achieve sustainable cost and process benefits while increasing added value – with maximum payment security.

Wirecard Bank AG is the ideal addition to Wirecard's services portfolio, offering credit card acceptance contracts, its own card products and corporate accounts.

With its Wirecard payment service, Wirecard AG is also setting new standards. Wirecard enables consumers without access to a credit card to make secure payments on the Internet. Retailers can use Wirecard to accept debit payments, money transfers and payments into their accounts from more than 100 countries under their existing MasterCard acceptance contracts.

The innovative range of products makes Wirecard AG still more efficient and allows us to offer our customers even more convincing services.

Dr. Markus Braun
CEO of Wirecard AG

The new Wirecard

Together with MasterCard, Wirecard AG has launched a new payment service on the Internet. The key advantage for retailers: even consumers without a credit card can use the new virtual MasterCard for easy and secure shopping on the World Wide Web. Certainly a great way of boosting sales.

Wirecard – the new payment service from Wirecard Bank AG – allows consumers to make payments to millions of online shops and mail-order companies worldwide. And the best thing about it: as soon as the Wirecard account has been loaded for the first time, a prepaid virtual MasterCard is on its way to the consumer.

Retailers also stand to benefit from Wirecard: more than 400 million Europeans don't have a credit card. The virtual MasterCard from Wirecard Bank AG provides these potential customers with an easy and convenient way to buy from you.

One out of four attempts to shop on the Internet is terminated early, mainly because of security concerns. The virtual MasterCard enables consumers to make risk-free purchases, and it considerably lowers entry barriers to Internet shopping.

Moreover, retailers can use Wirecard to accept debit payments, money transfers and direct payments into their accounts from more than 100 countries under their existing MasterCard acceptance contracts.

Making Wirecard part of your web shop does not require any technical integration work or any contract. And there are no extra costs.

For more information visit the Wirecard brand center at <http://www.wirecard.com/wirecard>



“More synergies at all levels!”

Christian Reindl, Head of Sales for Wirecard AG's e-commerce unit, on payment processing and risk management in the retail business.



What are the latest developments in e-commerce?

Reindl: At the moment there are two main trends: e-commerce is seeing a phenomenal growth rate while at the same time the market is becoming much more professional. Even the classic point-of-sale retailers have now realized that Internet platforms are not an opponent but a highly attractive marketplace.

How do the users accept this marketplace?

Reindl: Consumers are very open to e-commerce. There are fewer and fewer reservations about using credit cards. This is mainly thanks to the technical progress made in areas such as risk management and fraud protection. As one of Europe's leading payment providers, Wirecard AG has played a key role in these developments.

What would you say are the other strengths of the Wirecard AG platform?

Reindl: Wirecard AG offers a convincing array of local and global payment methods: from card processing to EFT, wire transfer and cash-in-advance. In addition, we provide customized shop systems with integrated payment and risk management solutions. And there are call center and support services to round off our services portfolio. But the most important thing is that we do not just provide individual solutions but develop holistic concepts optimizing our clients' value chain at all levels.

What benefits can Wirecard Bank AG offer to Internet customers as a subsidiary of Wirecard AG?

Reindl: With its banking arm, Wirecard AG has developed into a provider of full-package solutions in electronic payment processing. We offer medium-sized companies and large corporations a unique array of corporate banking services ranging from corporate accounts and acceptance contracts for VISA and MasterCard to the issuing of credit cards used for co-branding and customer loyalty schemes.

Which of Wirecard AG's product developments do you think will be relevant for e-commerce in future?

Reindl: Clearly the new Wirecard AG payment service. Wirecard AG provides retailers with a straightforward and low-cost way of linking their existing MasterCard acceptance contracts with account-based "virtual" MasterCards for pre-paid cash transactions and local direct debit processes. This way Wirecard AG supports retailers in developing new geographic markets and new target groups.

The logo for Wirecard, featuring the word "wirecard" in a lowercase, blue, sans-serif font. A small red square is positioned above the letter "i".

Innovative solutions for tomorrow's business

Wirecard AG provides intelligent and highly customized payment solutions for e-commerce and conventional point-of-sale processes. Our solutions and services allow your company to make greater headway on the Internet and at the traditional points of sale: worldwide, with maximum security and full transparency at each stage of the process.



Credit Card Acceptance

Credit cards have become a standard way of doing business at points of sale and on the World Wide Web. Allow your company to make the most of this trend. Credit card acceptance will enhance your sales potential because it will make your company's products and services available to a whole new customer group.

Wirecard AG will accompany your company through all stages of the application process at the credit card company. Our experts will handle all formalities in connection with the credit card acceptance contract and will act as the interface to your preferred credit card provider. Unleash your potential. With Wirecard AG – the company offering the solution to your specific e-payment needs.



Card Processing

Quality of service, flexibility and availability are Wirecard AG's key hallmarks in card processing. We want the processing of your payment transactions to go smoothly – even at times of high turnover.

Wirecard AG supports Visa and MasterCard, the most popular international credit cards. And we use the latest anti-fraud methods including Verified by Visa and Master Secure Code.

But Wirecard AG is also setting new standards in fraud protection. Various sophisticated methods help us minimize the risk of non-payment while reducing your company's process-related costs. Increase your profits and your security – with Wirecard AG's card processing services.

EFT

Wirecard AG's electronic fund transfer (EFT) service will open up new target groups for your company because this intelligent payment solution activates customer and user groups that arrange their payments through their bank accounts. Payment systems based only on credit or debit card processing are extremely efficient. But they also have one inherent weakness: not all potential customers use credit or debit cards for their financial transactions.

EFT provides three types of account-based payment options:

- direct debits
- wire transfers/bank transfers
- cash-in-advance/prepayment solutions

Wirecard AG's EFT system is based on a global network ensuring the acceptance and execution of local transfers in international payment transactions. We organize your e-payment: from making the actual transactions all the way to monitoring the receipt of payments.

Virtual Terminal

Virtual terminals give retailers access to Wirecard AG's complex payment system from any computer connected to the Internet. The software-based solution is also setting new standards in the management of EC and credit card-based payment transactions at the point of sale. The concept: your payment data is entered at the virtual terminal via a web-based interface or read from your EC or credit card using a card reader for transfer to Wirecard AG in an encrypted format.

Key benefits:

- Maximum security standards
- Multilingual user interface
- User-friendly web interface
- Extensive statistics
- No card reader or extra space required
- Direct payment processing by call center agents
- Account splitting functions and benchmarking features
- Payment processing incl. credit assessment of your customers

Wire Transfer

Wirecard AG's wire transfer service gives your company access to an international network of banks. Discover new opportunities in cross-border commerce.

Competition is becoming more and more international. Companies with a success-oriented approach establish clear structures for global payment management. Wirecard AG's wire transfer service gives you access to an international network of banks. You benefit by not having unnecessary administration work to do and not running unnecessary risks when making cross-border money transfers. Consumers all over the world use our wire transfer service to make payments by bank transfer. Simple, secure and transparent – across different financial systems and different currency worlds.

What is a benefit for the consumer becomes a real success factor for your company. Because Wirecard AG's wire transfer service even makes consumers without a credit card an attractive customer group. And what's more: the service allows your internationalization strategy to be implemented with a high degree of flexibility as Wirecard AG handles all of the day-to-day currency and cash management – from the processing of the incoming payments and support services all the way to reporting.

POS Solutions

One thing very much in demand at the point of sale is organizational talent. Having the right resources for payment management is vital. Wirecard AG has the right solutions for your business.

Stationary terminals are a highly efficient addition to your company's existing cash systems because they accept EC and credit cards and can be seamlessly integrated into any payment structure already in place.

Another solution are mobile terminals with electronic cash and online authorization functions enabling EC and credit card payment. Anywhere. In any infrastructure. Wirecard AG's mobile terminals support all established credit and customer cards, electronic wallets and PIN-based payment methods. Data transfer is via GSM or ISDN. Paper roll and battery replacement is easy and the rugged, shockproof design makes them ideal for trade fairs, delivery services and mobile commerce.

Talk to our team of experts about your ideas and concepts for the payment. **Together we work out solutions.**

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