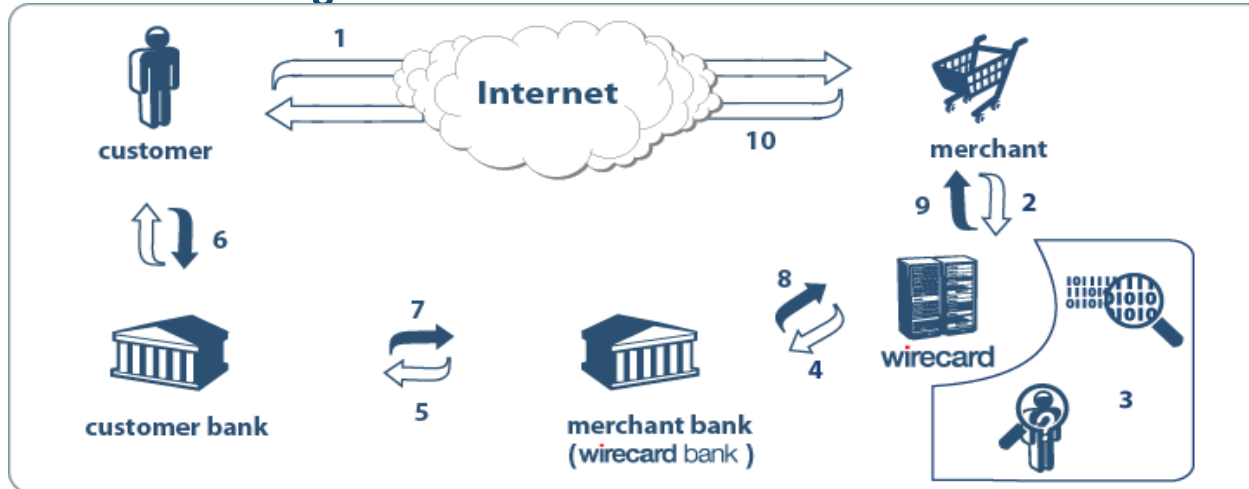


## EFT Processing Flow – Direct Debit



1. The shopper places a mail, telephone or Internet order and enters the payment details in the web browser. The data is then sent from the shopper's computer via the Internet to the merchant system.
2. The merchant collects the data and instantly posts it as debit or authorization request to the Wirecard system. Alternatively, the merchant uploads the debit/credit transactions to an sFTP account on the Wirecard system.
3. Wirecard runs risk and fraud screening checks and processes the data.
4. Wirecard posts a transaction request to the merchant bank.
5. The merchant bank checks the debit instructions and notifies the customer bank indicating that they have been authorized by customer mandate to debit specified account.
6. The customer bank draws the funds from the customer's account.
7. The customer bank credits the merchant account as requested. All bank transaction fees are charged to the customer.
8. The merchant bank credits the end total to the merchant account and informs Wirecard of the completed transaction.
9. The Wirecard system imports all payment data and related information (e.g. about refunds) to the web-based account management tool (ACM), compares it with the stored transaction data or makes it available as report files.
10. Finally, the merchant sends the customer an email or on-screen message, confirming the order has been successfully processed.