

FACT SHEET

YOUR BENEFITS

High Revenue

Acceptance of all major payment cards and international currencies.

Reduced Cost

Keep costs low. Let Wirecard experts manage your payments.

Minimized Risk

Beat card fraud with our advance risk protection checks.

Flexible Processing

Choose instant or scheduled processing of your card transactions.

All-in-One Solutions

Complete processing from basic setup to risk checks, data processing and financial services.

Secure Data Transfer

Exchange payment data on robust SSL-encrypted connections.

Constant Availability

Submit transactions 24 hours a day, 7 days a week, 365 days a year.

Leading Technologies

Wirecard incorporates only industry-led, best of class technologies.

PCI Compliance

Our transaction processes are PCI-certified. We help you meet PCI standards.

Easy Integration

Detailed documentation and dedicated technical support make the integration of the XML-based client interface easy.

Online Management

Monitor and manage transaction details and histories using the web-based Account Manager (ACM).

Card Processing

You want to drive your revenue in e-commerce? We will help you maintain the decisive competitive edge in your business by raising the efficiency of your online and MOTO sales. You concentrate on your core business and leave your payment processing to us.

As a leading payment service provider, Wirecard is aware of the importance of card payments in e-commerce. This is why we support all major debit and credit cards from Visa, MasterCard, Maestro, American Express, and Diners Club, to JCB, Switch, VISA Carte Bancaire, Visa Electron and UATP. Using our services, you can drive revenue, minimize risk and increase your sales and customer satisfaction. Our goal is to connect buyers and sellers around the world on a secure and efficient payment platform and thereby fuel economic growth.

Our Services

At Wirecard, we have the ability and expertise to boost your business. Our all-in-one approach rests on four pillars: development, integration, acquiring and processing - all under one roof. More and more customers have come to appreciate our superior services, scalable technology, and convenient tools. We embrace traditional and emerging markets around the world, from standard retail business to the airline industry, hospitality sector, and e-commerce, to mention just a few.

Helping you get started

Before you can accept your first card payments, international security and banking regulations require that you meet a number of prerequisite. Just leave it in our hands. Our team of experts will assist you.

- ◆ **Card Acceptance.** To accept card payments in e-commerce, you will need a merchant identification number (MID), an account with an acquiring institution, and a checking account with a national bank. Our compliance team we will lead you straight through all requirements. Simply send us your company information, we will do the rest.
- ◆ **Expanding your card range.** If you have a merchant account and already accept some card brands like Visa and MasterCard but wish to expand your card range with American Express or JCB, we take care of the formalities and card acceptance agreement with your preferred card organisation.
- ◆ **PCI Compliance.** All businesses accepting, collecting and processing card data regardless of transaction volume must meet the standards of the Payment Card Industry (PCI). As a certified PSP we guide you through the compliance process and minimize your efforts in becoming PCI compliant.

TERMS EXPLAINED

3D Secure™

Authentication and anti-fraud protocol by VISA and MasterCard developed to secure card payments over the Internet.

Acquirer

A bank licensed by a card organisation to issue a merchant identification number (MID) and accept card payments.

BIN

Bank Identification Number. Credit/debit card prefix (first six digits).

CFT

Cardholder Funds Transfer: A routing process by Visa, for crediting payouts to a card account.

CVC2/CVV2

Card Verification Code 2/Value 2. A 3-digit security code printed in the back of Visa and MasterCards.

CID

Card Identification Digit. A 4-digit security number printed on the front of an American Express card.

Issuer

A bank which issues the payment card of the customer and debits the account of the cardholder.

MOTO

Mail Order/Telephone Order.

PCI

Wirecard complies with the security standards and business guidelines of the Payment Card Industry.

POS

Point of Sales. A terminal or a card reading device which records and transmits card data.

PSP

Payment Service Provider. A company processing payment transactions on behalf of a client (bank or merchant).

XML

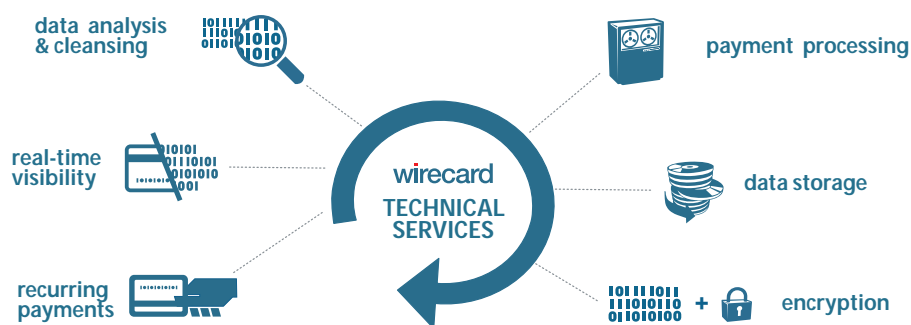
eXtensible Markup Language. Designed to carry transaction data in independent format.

HTTPS

Secure version of HTTP over a Secure Socket Layer (SSL) providing 128 bit RSA encryption.

Technical Services

Rapidly changing trends in e-commerce present both business challenges and growth potential. To seize new opportunities you need a flexible processing system which can adjust quickly and effortlessly. Our technical services are flexible and scalable.



In choosing our processing services and solutions you can decide when and how you want to process and settle your customer transactions. Wirecard provides off-the-shelf and custom-built solutions with the following features:

- ◆ **XML Interface.** The robust XML-based interface is designed to support different types of transaction requests from pre-authorizations and authorizations to settlements, CFTs, and refunds.
- ◆ **Customized Transactions.** Your business is unique. And so are our customized solutions. Your transactions can be configured to include parameters which are specific to a business process or market segment (e.g. car rental, hospitality, airline) such as order number, product ID, and booking reference etc.
- ◆ **Data Processing.** Our system extracts your customer's personal and payment details from your XML transaction request and processes your card transactions as per Service Level Agreement. Payments can be processed in real-time and scheduled for a specific date (batch processing).
- ◆ **Data Storage.** Out of sight, out of mind? Know where your data is and how to retrieve it fast. Our system offers resilient and scalable storage of your card transaction data thereby reducing costs and complexity.
- ◆ **Multi-Currency.** Our processing platform supports full currency conversion between all major international currencies.
- ◆ **Recurring Payments.** The interface can be configured to support recurring transactions for any type of repeated payment.
- ◆ **Encryption.** To ensure that payment data exchanged over the Internet is not compromised, merchants can comfortably communicate with us over an HTTPS-encrypted connection.
- ◆ **Transaction Tracking.** Each transaction automatically receives a tracking ID, the Global unique Wirecard identifier, short GuWID. With this ID merchants can quickly view and map individual payments, query transaction details and initiate chargebacks.
- ◆ **High Performance.** Smooth, reliable, and fast handling of your transactions is our key objective – especially at peak times with high turnover. Redundant hardware with load balancing and failover capabilities which ensures permanent services availability. Based on Service Level Agreement (SLA) and transaction volume system availability can range from 98.5% to 99.5%.

Financial Services

The Wirecard systems offers flexible and unique processing with a wide range of international acquiring banks. You tell us which acquirer you want to work with, we do the rest. And if you prefer a single source partnership providing speedy card acceptance and card transaction processing we invite you to use the acquiring services of our independent financial institution, Wirecard Bank. Our all-in-one-solutions support you all the way so you can concentrate on your core business. Talk to one of our sales representatives for more details.

All-In-One Solution

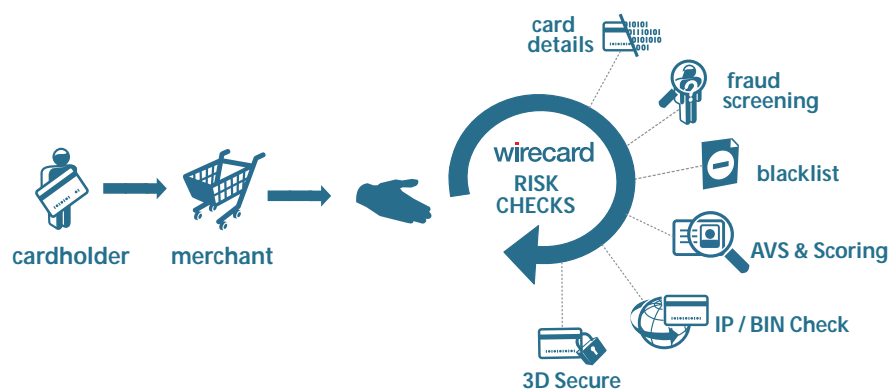
The Wirecard all-in-one solution is a single-step approach to card processing conveniently combining our technical services and risk management with the expertise of our compliance team and the financial services of Wirecard Bank.



- ◆ **Merchant Account.** We help you open a merchant account with Wirecard Bank or an acquirer of your choice.
- ◆ **Data Storage.** Wirecard is compliant with the PCI security standards and business guidelines. This means that we are certified to store and maintain world-wide credit card data on your behalf, on our system.
- ◆ **Chargeback Handling.** We take care of chargebacks raised by the cardholder and match them to the corresponding transaction. Our expert team provides professional handling of retrieval requests, chargebacks, and representations between merchant and acquirer.
- ◆ **Dispute Management.** Our mediating experts help you embrace and resolve conflict stemming from incorrectly routed and debited payments. Using our management tools you can refund a customer fast and easy with a click of the mouse.
- ◆ **Reconciliation.** Our processes are automated to reconcile the payment advice of your acquiring bank with the payment data in our database. We retrieve relevant Acquirer information, match it against the system data and provide it in reconciliation files and transaction reports.
- ◆ **Billing.** Automated billing and payout of funds making sure you get paid.
- ◆ **Multi-Currency Processing.** You can choose in which currency you want us to manage your account and credit payments.

Risk Protection Services

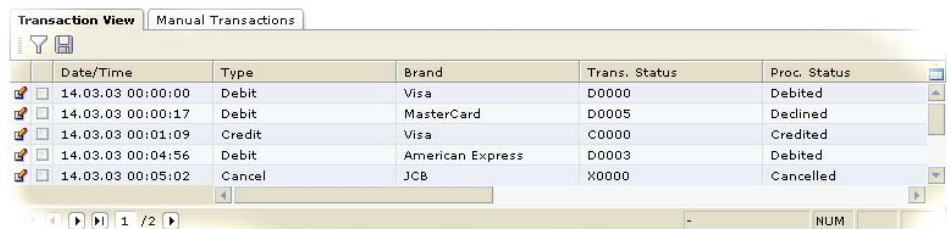
Do not take risks. Protect yourself against card fraud and insolvency. With our risk and fraud protection services you are on the safe side. We protect your Internet, POS, and MOTO card transactions.



- ◆ **Address Normalisation.** Checks if the address is written correctly and changes synonyms so the address can be processed and checked further. It corrects abbreviations and makes adjustments (city name according to postal code).
- ◆ **Address Verification (AVS).** This service is available to selected markets and is designed to check whether the cardholder name is registered at the given address. The check matches the customer's address known at the issuing bank against the billing address.
- ◆ **SSN Verification.** Checks in some selected countries the Social Security Number (SSN) of the cardholder. Similar checks include Account Verification and Phone Verification.
- ◆ **CVC2/CVV2/CID Checks.** In an effort to reduce fraud and ultimately chargebacks in card-not-present transactions, our processes include the verification of the three-digit and four-digit security code printed on the back or front of credit cards.
- ◆ **3D Secure.** Because CVC2/CVV2 checks are not considered safe enough (the code can be easily copied from a credit card) Wirecard offers 3D Secure, the latest innovation in anti-fraud protection. This advanced technology instills trust among end customers and shifts the liability for card fraud from merchant to card issuer. (see also our 3D Secure fact sheet).
- ◆ **Blacklist.** Incoming payments are checked against names of risky and therefore undesirable customers.
- ◆ **Global Name List (Sanction List).** We check a globally consolidated list of names of specially designated nationals and entities belonging to or associated with organization sanctioned by international governments pursuant to UN Security Council Resolutions 1373 (2001) and 1267.
- ◆ **Scoring.** Know your customers! We give you a better look at your customers by forecasting their preferences, purchase behaviour, and associated payment risks. Using our dynamic scoring model you can easily translate predictive analytics into actionable business strategies. If a risk score reaches a predefined limit, the transaction is automatically blocked and payment declined.
- ◆ **IP Locator & IP BIN Check.** In addition to Luhn algorithm checks we can accurately locate shoppers by their IP addresses, match them with your corporate blacklist and, if necessary, block transactions sent via these IP addresses. Further, we can determine by Bank Identification Number (BIN) if the card is issued by a bank located in the same country as the customer's country of residence.

Account Management Services

Our processes and applications are designed for utmost transparency and convenience. The web-based Account Manager (ACM) is a powerful, integrated suite of tools for advanced online management of your customers' payments. It provides accurate and up-to-date representation of all card transaction details in a consolidated view. For best performance it is recommended to use Internet Explorer 6.0 or higher.



The screenshot shows a web application window titled "Transaction View" with a sub-tab "Manual Transactions". It features a table with the following columns: Date/Time, Type, Brand, Trans. Status, and Proc. Status. The table contains five rows of transaction data.

Date/Time	Type	Brand	Trans. Status	Proc. Status
14.03.03 00:00:00	Debit	Visa	D0000	Debited
14.03.03 00:00:17	Debit	MasterCard	D0005	Declined
14.03.03 00:01:09	Credit	Visa	C0000	Credited
14.03.03 00:04:56	Debit	American Express	D0003	Debited
14.03.03 00:05:02	Cancel	JCB	X0000	Cancelled

Checking online transactions:

The ACM enables you to perform the following key actions:

- ◆ **Search** pending and processed transaction by card number and cardholder name.
- ◆ **View** the transaction history and activity by date or date range, Global unique Wirecard identification number (GuWID), cardholder name, product ID etc.
- ◆ **Share** financial information across your organization to make smarter and faster decisions.
- ◆ **Monitor** critical information real-time to ensure the security and integrity of financial transactions.
- ◆ **Download** statements, export reports and statistics at each daily business close.
- ◆ **Identify** risk potentials of your customers and reduce fraud.
- ◆ **Determine** your customers' preferences and business trends by analysing the total number of product sales, card usage etc. for any defined period.
- ◆ **Present** transaction and chargeback details (such as number of authorizations, card type or volume).
- ◆ **Cancel** transactions like authorizations so that they do not show up on the customers account statement.
- ◆ **Refund** payments by reversing a manually initiated capture transaction.

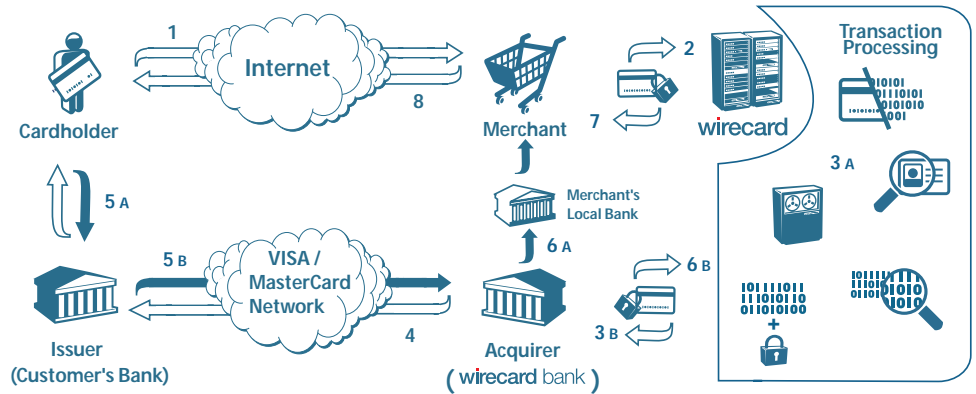
Making MOTO transactions:

The Virtual Terminal allows merchants to conveniently service mail orders/ telephone orders (MOTO) and process payments offline, in-person - even retrospectively. The Virtual Terminal provides your business with the same functionality as a POS terminal and allows you to perform the following manual actions.

- ◆ **Grow** your online business beyond Internet payments.
- ◆ **Charge** a customer's debit and credit card.
- ◆ **Cancel** transactions like authorizations so that they do not show up on the customers account statement.
- ◆ **Refund** payments by reversing a manually initiated capture transaction.

Routing and Processing

The routing and processing of card transaction data involves five players: cardholder, merchant, acquirer (e.g. Wirecard Bank), Wirecard, and the issuer. Data exchanged between merchant system and Wirecard platform is transmitted on HTTPS connections. The following graph illustrates how an online order is routed, processed and settled.



How it works:

1. The cardholder places a mail/telephone order or - as illustrated above - enters the payment details online. The data is routed from the cardholder's computer via a secure Internet channel to the merchant's system.
2. The merchant posts an SSL-encrypted transaction request, typically of the type "authorization", containing the order details (card number, cardholder, payment data, etc.) to the Wirecard system. The request can be sent instantly (in real-time) or it can be scheduled for offline processing (batch files) which means the transactions are collected and submitted on the due date (typically the settlement date).
3. Wirecard verifies the incoming personal details and payment data (address verification, scoring, CVC check etc.), processes the transaction (3a) and sends the data on a secured connection to the acquirer (3b).
4. The acquirer notifies the issuer via the card organisation's network (VISA, MasterCard, Amex etc.).
5. The issuer processes (authorizes and/or captures) the incoming transaction request. When the retail price is captured, the issuer routes the total funds minus the interchange fees of the card organisation (5b) to the acquirer. (Note: As the debiting of the card account is a side-step it does not impact directly on the card processing flow. If the buyer uses a credit card, his card account is debited only bi-weekly or monthly (5a).)
6. The acquirer deposits the transferred amount minus the accrued service fees and charges* in the beneficiary's checking account at the merchant's local bank (6a) and sends Wirecard a notification (6b). (Note: Acquirer and merchant bank are commonly two different financial institutions. Only acquirers holding a banking licence (such as Wirecard Bank) are able to conveniently combine card acceptance and checking account services.)
7. Wirecard posts a response message to the merchant.
8. The merchant sends the customer (cardholder) an email or on-screen confirmation with status report of the processed transaction request.

* Fees and charges include statement, handling, and transaction fees and discount rates depending acquirer.

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More Information

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