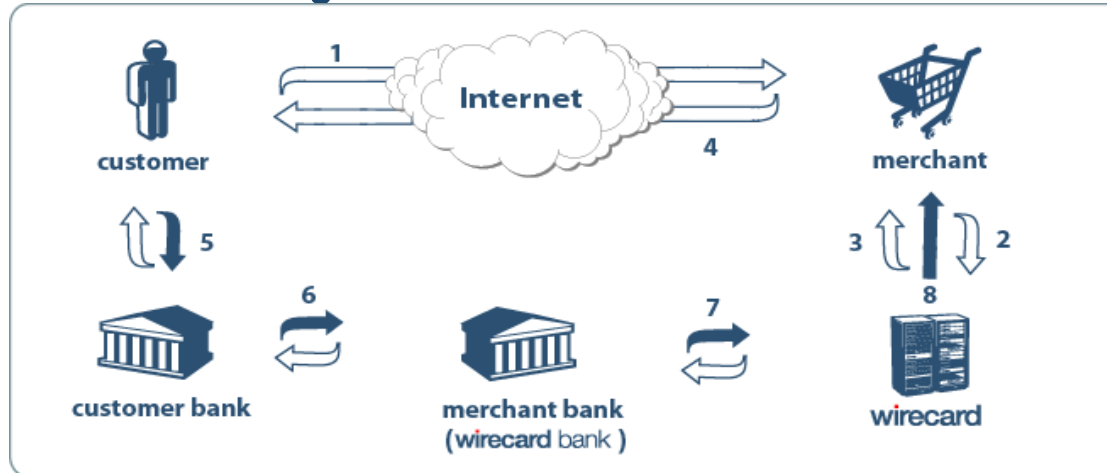


## EFT Processing Flow – Wire Transfer



1. The shopper places a mail, telephone or as illustrated above an Internet order and enters the payment details in the web browser's payment window. 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 for authorization to the Wirecard system.
3. The Wirecard system generates a reference ID which is returned with the authorization response message to the merchant.
4. The merchant now sends the reference ID to the customer.
5. The customer creates a wire transfer payment with remittance advice containing the reference ID and other relevant details including purchase price, product ID etc. With the remittance advice the customer instructs his bank to wire the agreed retail price to the merchant bank
6. The customer bank credits the merchant account (e.g. a Wirecard Bank account) as instructed. The transfer fee is paid by the customer.
7. The merchant bank credits the end total to the merchant account and informs Wirecard of the completed transaction.
8. Wirecard system imports and matches all received wire transfers, represents them for monitoring and general management in the ACM or makes them available in file/report format.