

WIRECARD PORTFOLIO

PAYMENT METHOD OVERVIEW

Wirecard offers a wide range of national and internal card schemes and payment methods to ensure that Online Merchants are in a better position to successfully establish and maintain their market position. The potential of online retail, in particular, can only be exploited with target group specific solutions.

Wirecard supplies the necessary payment solutions, as well as the relevant services for all major currencies. We find the best solution, tailored to individual business models and target markets, enabling simple and reliable payment for customers.

Card Processing – Advantages at a Glance

- ▶ Support of all major credit and debit card brands worldwide
- ▶ 3D secure available (Verified by Visa, MasterCard SecureCode, Amex Safekey, JCB J/Secure)
- ▶ Connection to a multitude of national and international acquirers and banks
- ▶ Recurring payments and subscriptions supported
- ▶ Dynamic describer
- ▶ Processing of industry-specific supplementary data, including the hotel, airline and car rental industries

Card Processing: Card Acceptance and Processing for Online-Retailers

As a payment service provider and bank, Wirecard offers payment processing and card acceptance as a complete solution from a single source. Our industry-specific end-to-end solutions can be quickly and easily incorporated and can be used for all major credit and debit cards, as well as in all common payout and transaction currencies.

The technical platform operates according to the latest security standards. It meets all requirements stipulated for a card organization, including PCI certification. It supports the processing of industry-specific supplementary data, including the hotel, airline and car rental industries.

Card Brand	Region/Country Availability
Credit Cards	
MasterCard	Worldwide*
Visa	Worldwide*
American Express	Worldwide*
JCB	Worldwide*
Diners International/Discover	Worldwide*
UnionPay	Worldwide*
UPOP (Union Pay)	China
Debit Cards	
Maestro	Europe*, South Asia*
VPay	Europe*

* Country specific restrictions possible

Alternative Payments: Global reach in emerging markets

With offering alternative payment methods merchants benefit from a greater international reach. Business expansion can be managed faster and more effectively – new markets can be addressed easily and at lower costs. Users without credit or debit cards are able to participate in online business and new target groups can be addressed by offering local payment methods. Wirecard offers merchants a variety of alternative payment methods to implement within their online web stores.

Payment Method	Region/Country Availability	Processing Option
(E-) Wallets		
Apple Pay	USA	P
PayPal	Worldwide*	C/P
Skrill Wallet / Moneybookers	Worldwide*	P
Moneta.ru (incl. Yandex Money)	Russia, Ukraine	C
AliPay	China	P
AliPay Cross-Border	Worldwide*	C/P
ePay.bg	Bulgaria	P
MasterPass	Worldwide*	P
Tenpay	China	P
Webmoney	Worldwide*	P
(Real-time) Online Banking Transfers		
giropay	Germany	C
eps	Austria	C
iDEAL	Netherlands	C/P
Online Bank Transfer. Klarna	Germany, Austria, Belgium, Netherlands, Italy, France, Spain, Poland, Switzerland, UK	C/P
Bancontact / Mr.Cash	Belgium	C
Przelewy24	Poland	C
Trustly	Sweden, Finland, Estonia, Poland	P
TatraPay	Czech Republic	P
POLi	Australia, New Zealand	C
CIMB clicks	Malaysia, Singapore, Philippines	P
Mybank2u.com	Malaysia, Singapore, Philippines	P
TrustPay	Bulgaria, Czech Republic, Denmark, Estonia, Finland, Greece, Hungary, Lithuania, Latvia, Norway, Romania, Slovenia, Slovak Republic, Turkey	P
Prepaid Cards/Vouchers		
paysafecard	Europe*, North/South America*	P
Voucher by ValueMaster	Worldwide*	P
Direct Debit/Credit Transfers		
SEPA Direct Debit (B2C)	All 28 EU members, Iceland, Lichtenstein, Monaco, Norway, Switzerland	C
SEPA Credit Transfer	All 28 EU members, Iceland, Lichtenstein, Monaco, Norway, Switzerland	C

* Country specific restrictions possible

Payments Method	Region/Country Availability	Processing Option
Mobile Payments		
paybox	Austria	P
Yapital	Germany	P
Offline/Carrier Billing		
Guaranteed Invoice	Germany	C
Guaranteed Installment	Germany	C
Guaranteed Direct Debit	Germany	C
Payolution	Austria	P
Pay later. Klarna	Germany, Austria, Sweden, Norway, Finland, Denmark, Netherlands	P
Slice it. Klarna	Germany, Austria, Sweden, Norway, Finland, Denmark, Netherlands	P
Bank Transfer / Wire Transfer	Worldwide*	P
Boku	Europe*, Canada, Indonesia, Lebanon, Mexico, Russia, Thailand, South Africa	C

* Country specific restrictions possible C = Collecting Model P = Processing Model

Processing Models: Collecting PSP vs. Technical PSP

Wirecard offers its customers different processing models, based on merchant's needs and requirements.

Wirecard as Collecting PSP (CPSP)

Wirecard provides professional services connected with the collection of funds processed through Alternative Payment Methods, as well as the settlement made to a merchant:

- ▶ No own contracts needs to be signed with single payment providers, only one contract with Wirecard Bank is necessary
- ▶ Wirecard Bank collects all funds on a collecting bank account owned by Wirecard* (*Exception: different bank account setup processes may apply, e.g. for SEPA)
- ▶ Merchant receives payout of funds from Wirecard
- ▶ Reporting (e.g. reconciliation) is fully provided by Wirecard
- ▶ Not available for all payment methods

Alternative Payments – Advantages at a Glance

- ▶ Greater international reach
- ▶ New customer target groups
- ▶ Increased conversion rate
- ▶ Increased user satisfaction
- ▶ Fraud prevention/reduction
- ▶ Lower IT integration efforts
- ▶ Lower transaction fees
- ▶ Lower security deposits

Wirecard as Technical PSP (TPSP)

Wirecard does only provide a technical platform and interface a merchant can use to process Alternative Payments Methods:

- ▶ Merchant has to sign own contracts with single payment providers, in addition to a Wirecard Bank contract
- ▶ Funds are transferred into different bank accounts owned by Merchant
- ▶ Merchant receives payouts from single payment provider in addition to fee only invoice from Wirecard Bank
- ▶ Reporting (e.g. reconciliation) is provided by payment provider
- ▶ Not available for all payment methods

THE WIRECARD GROUP OFFERS MERCHANTS VARIOUS NATIONAL AND INTERNATIONAL PAYMENT SCHEMES

PAYMENT METHOD TYPES

- **ELECTRONIC FUNDS TRANSFER:** Direct Debit
- **ONLINE BANKING PAYMENTS:** Real-time bank transfer
- **ALTERNATIVE PAYMENT SCHEMES:** Wallet, Cash/Voucher, Online/Offline, Carrier Billing
- **MOBILE SERVICES:** Mobile payments
- **CARD PAYMENTS:** Credit Cards, Debit Cards

INTERNATIONAL

- MasterCard, Visa, American Express, JCB, Diners International/Discover, UnionPay
- Swift
- PayPal, Skrill Digital Wallet, MasterPass, Wire Transfer, Webmoney, Voucher by ValueMaster

ASIA, ASIA PACIFIC

- **Australien**
- POLi
- **China**
- Alipay, Tenpay
- UPOP
- **Indonesia**
- Boku
- **Malaysia**
- Maybank2u, CIMB Clicks
- **New Zealand**
- POLi
- **Philippinen**
- Maybank2u, CIMB Clicks
- **Singapore**
- Maybank2u, CIMB Clicks
- **Thailand**
- Boku

AFRICA

- **South Africa**
- Boku

NORTH AMERICA

- **USA**
- Apple Pay
- **Canada**
- Boku

LATIN AMERICA

- **Mexico**
- Boku



EUROPE, EASTERN EUROPE, RUSSIA

- SEPA Direct Debit, SEPA Credit Transfer
- paysafecard, Boku
- Maestro, VPay

Austria

- eps, Online Bank Transfer, Klarna
- Klarna, Payolution

Belgium

- paybox
- Online Bank Transfer, Klarna, Bancontact/Mister Cash

Bulgaria

- ePay.bg, Trustpay

Czech Republic

- Trustpay

Denmark

- Klarna, Trustpay

Estonia

- Trustly

Finland

- Trustpay

France

- Klarna, Trustpay

Germany

- Online Bank Transfer, Klarna
- giropay, Online Bank Transfer, Klarna
- Guaranteed Installments, Guaranteed Payment on Invoice, Klarna
- YAPITAL

Italy

- Online Bank Transfer, Klarna

Netherlands

- iDEAL, Online Bank Transfer, Klarna
- Klarna

Norway

- Klarna, Trustpay

Poland

- Trustly, Przelewy24, Online Bank Transfer, Klarna

Russia

- Moneta.ru, YandexMoney

Sweden

- Trustly
- Klarna

Switzerland

- Online Bank Transfer, Klarna

Spain

- Online Bank Transfer, Klarna

Ukraine

- Moneta.ru, YandexMoney

United Kingdom

- Online Bank Transfer, Klarna

