

WIRECARD AG

ONE-STOP SERVICE



WIRECARD AG is a leading technology and services corporation offering electronic payment, risk management and banking services. Wirecard has one clear cut goal: to enable smooth and secure electronic payment transactions between businesses and clients all over the world.

Wirecard AG offers intelligent solutions for global eCommerce. The benefits:

- ▶ Wirecard bank enables a combination of innovative technology and banking services
- ▶ Industry-specific solutions, in particular for the consumer goods, tourism and digital goods industries
- ▶ Optimized outsourcing of all financial processes
- ▶ Reduction in default and fraud

As a payment service provider, Wirecard AG provides access to over 45 financial institutions (e.g. acquirers) and more than 85 payment and risk management procedures.

In addition to its range of numerous payment solutions, Wirecard supports companies both in automatizing their payment processes and in minimizing fraud and default.

Wirecard Bank adds credit card acceptance agreements, banking services and innovative prepaid card products to Wirecard's range of services for business customers.

Wirecard Facts:

- ▶ 85 payment and risk management procedures
- ▶ 120 transaction currencies
- ▶ 973 employees
- ▶ 15,000 business customers from different industries
- ▶ 20.8 billion euros transaction volume

FEATURES

- ▶ Unique! Technology and banking from one source
- ▶ Scalable! From small businesses to corporations
- ▶ Transparent! One interface for transactions, statistics and reports
- ▶ International! Individual solutions for cross-border e-payments
- ▶ Secure! Highest security standards and PCI compliant solutions
- ▶ Cooperative! Attractive partner models for eCommerce



PAYMENT (PSP SERVICES)

Payment Solutions for Every Need

Examples:

Credit card, Maestro, direct debit (Germany, Austria), SEPA direct debit, international debit cards, iDEAL (Netherlands), giropay (Germany), DIRECTebanking (Germany), eps (Austria), PayPal, paybox, Cash-Ticket, paysafecard, bank transfer



RISK MANAGEMENT

Fraud Detection and Prevention

Risk management based on payment-

related data. Examples: IP/BIN check, blacklisting, AVS, velocity checks Risk management based on customer-specific data.

Examples:

Credit assessment (Germany, Austria, Switzerland), address verification, fraud double check, sanctions list, calculation of credit limit



BANK SERVICES

Solutions for Acquiring and Issuing:

Examples:

Prepaid card issuing, B2B solutions for international payment transactions, Credit card acceptance/acquiring, giropay acceptance, account management, currency management