

CORPORATE NEWS

19 November 2014

Q3/9M report 2014

Wirecard AG: strong revenues and earnings growth Q3/9M 2014

Aschheim (Munich). Wirecard's core business for online payment processing, risk management and acquiring has been recording very strong development in the current financial year.

In the third quarter 2014 consolidated revenues were up by 24.4 percent to reach EUR 155.4 million (Q3/2013: EUR 125.0 mn). EBITDA grew by 37.1 percent to EUR 46.0 million (Q3/2013: EUR 33.6 mn).

In the nine-month period 2014, consolidated revenues grew by 24.4 percent from EUR 341.1 million to EUR 424.2 million. Consolidated earnings before interest, tax, depreciation and amortisation (EBITDA) increased in by 34.7 percent, from EUR 89.8 million in the previous year period to EUR 121.0 million. The EBITDA margin amounted to 28.5 percent in the nine-month period 2014 (9M 2013: 26.3 percent).

In the first nine month of fiscal 2014 cash flow from operating activities (adjusted) amounted to EUR 103.4 million (9M/2013 EUR 77.9 mn). Earnings after taxes grew by 30.7 percent to EUR 74.2 million (9M/2013: EUR 56.8 million).

The volume processed in the first nine months of 2014 amounted to EUR 24.4 billion and was up by 28.4 percent on the same period in the previous year (9M 2013: EUR 19.0 bn). In Asia, the transaction volume in the same 2014 period amounted to EUR 5.1 billion (9M 2013: EUR 3.0 bn).

The end-to-end software solutions based on online technology for all sales channels offered by Wirecard have put it in the best-possible position for continuing its sales success over the next year.

The positive developments of Wirecard's core business comprising global payment processing, risk management and payment acceptance is essentially based on three factors: sustainable growth of the e-Commerce markets, the continuous acquisition of new customers and the company's innovative strength.

„Internet technologies will be dominating the market in the field of payment processing across all sales channels in future: online, mobile and at the point of sale (POS)“, says Wirecard CEO



Markus Braun. With its innovations, Wirecard is driving this development forward into all sectors of payment processing.

Near field communication technology, as Wirecard predicted, has become established as a global transmission standard for mobile payments. This global technology standard has established a prerequisite for pioneering investment decisions by retailers and the financial industry in the field of mobile payment.

The new trend from cash payment to electronic transactions is also beginning to gather momentum in Asia. Wirecard Asia Pacific is already successfully supporting companies and banks in this region in gaining access to millions of consumers.

Wirecard affirms the guidance 2014 to reach EBITDA in a bandwidth of between EUR 170 million to EUR 177 million.

Furthermore Wirecard AG's Management Board is forecasting earnings before interest, taxes and depreciation and amortisation (EBITDA) for the fiscal year 2015 in a bandwidth of between EUR 205 to EUR 225 million.

The report for the 3rd quarter/9M 2014 is available on our website: ir.wirecard.com/financialreports

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About Wirecard:

Wirecard AG is one of the world's leading independent providers of outsourcing and white label solutions for electronic payment transactions. The Wirecard Group has been supporting companies in accepting electronic payments from all sales channels. A global multi-channel platform bundles international payment acceptances and methods, supplemented by fraud prevention solutions. When it comes to issuing their own payment instruments in the form of cards or mobile payment solutions, Wirecard provides companies with an end-to-end infrastructure, including the requisite licenses for card and account products. Wirecard AG is listed on the Frankfurt Securities Exchange (TecDAX, ISIN DE0007472060, WDI).

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