

PRESS RELEASE/Mobile Payment

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Wirecard expands Mobile Wallet Platform through HCE technology

- **Secure environment with tokenisation server**

Aschheim (Munich). Wirecard AG has now integrated host card emulation (HCE) into its Mobile Wallet Platform. In this way, Wirecard is enabling telecommunications companies, financial service providers, banks and also retailers to quickly enter the mobile payment market through near field communication (NFC).

HCE makes it possible to carry out secure, NFC-based transactions for payments and services via mobile apps, regardless of whether a physical secure element (SE) is available on the mobile phone. All data generated during a transaction is therefore no longer stored on a hardware component, but instead on a secure centralised server.

"HCE will help further distribute NFC technology in the field of mobile payment as it is opening up this market to different players, allowing them to operate more quickly and flexibly in future," comments Markus Braun, CEO of Wirecard AG, adding: "Through the integration of HCE technology into our Mobile Wallet Platform, we are once again demonstrating our innovative strength in the area of online technology."

NFC host card emulation technology is already standard in Android devices starting Version 4.4. This feature makes it possible to create NFC payment cards for Android smartphones. They can then be combined with other mobile payment systems, loyalty and voucher offers as well as other services. In order to encrypt sensitive card data, Wirecard emulates a one-off token per transaction, which is used in the EMV transaction. This replaces the original card data, which is saved in a PCI-compliant database in a secure server environment. It is not necessary to change either the sensitive authorisation system of banks or the POS terminal of retailers for this Wirecard solution and no data connection to the internet is required for payments.

"With our future-proof solutions, we are consistently driving forward the extensive distribution of mobile payment services in collaboration with our partners. Our aim is to offer innovative solutions for a mobile, cashless future," summarizes Markus Braun.



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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 supports 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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