wirecard

PRESS RELEASE / e-commerce

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Wirecard introduces payment guarantee for credit card payments

- **Available immediately for all new merchants using Wirecard's proprietary e-commerce solution SUPR**
- **Expands the Wirecard Checkout Portal product portfolio**

Aschheim (Munich). Wirecard, the leading supplier of digital payment solutions, will as of now become one of the first companies in the industry to offer a payment guarantee for credit card payments. The solution is primarily directed at small and medium-sized online merchants for whom payment defaults on the part of their customers are often a significant economic challenge.

Wirecard is taking this step as the leader in the field of risk management solutions with the Fraud Prevention Suite (FPS) – exploiting innovative technologies such as machine learning and artificial intelligence in the process. Combined with a database stretching years back and the data patterns this provides, merchants' conversion rates can be markedly improved with the FPS, resulting in significantly increased sales. The payment guarantee based on the Wirecard risk management solution reveals just how precisely the pre-recognition and fraud prevention processes now work, thereby providing the logical next step.

The solution will initially be available for new merchants using Wirecard's proprietary SUPR platform in Germany and will soon be rolled out across Europe. SUPR is an e-commerce solution from Wirecard for a quick and easy start into the online business. On registering with the platform, shop operators can quite simply integrate the payment guarantee solution as an additional, optional payment package.

In the next step the payment guarantee for credit card payments will be integrated within the comprehensive Checkout Portal. The Wirecard Checkout Portal grants companies rapid access to a broad product range centred on e-payment transactions and value added services. Products can be used via plug-ins and programming interfaces immediately upon registration. SUPR has already expanded the Checkout Portal's functions for some time now by integrating shop software for e-commerce. By including the payment guarantee, the portfolio has once again been extended. Wirecard already works with more than 150,000 small and medium-sized merchants around the world thanks to flexible solutions such as the Wirecard Checkout Portal.

Christian Reindl, Executive Vice President Sales Consumer Goods at Wirecard: "Offering our merchants this exceptional level of value added services is an important step for us. Merchants want a single portal for all questions regarding transactions and value added services. The Checkout Portal is already the most comprehensive product of its kind on the market, and with the integration of the payment guarantee, we are further extending our market leadership, all the while

maintaining our original, unchanging objective of allowing merchants to concentrate on their core business with payment processes running smoothly in the background."

Additional information on the Wirecard Checkout Portal: https://checkoutportal.com/de/en/

More information about SUPR is available here: https://de.supr.com/

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About Wirecard:

Wirecard AG is a global technology group that supports companies in accepting electronic payments from all sales channels. As a leading independent supplier, the Wirecard Group offers outsourcing and white label solutions for electronic payments. A global platform bundles international payment acceptances and methods with supplementary fraud prevention solutions. With regard to issuing own payment instruments in the form of cards or mobile payment solutions, the Wirecard Group provides companies with an end-to-end infrastructure, including the requisite licences for card and account products. Wirecard AG is listed on the Frankfurt Securities Exchange (TecDAX, ISIN DE0007472060, WDI). For further information about Wirecard, please visit www.wirecard.com or follow us on Twitter @wirecard.