

PRESS RELEASE / Issuing

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Wirecard is collaborating with Banca Afirme, one of the largest Financial Groups in Mexico, to launch the first corporate debit card

- **The new solution enables Afirme to offer a unique card program to corporate clients and governmental agencies**

Aschheim (Munich)/Monterrey. Afirme will launch its new corporate debit card 'Afirme E-fectiva' in Mexico in collaboration with Wirecard, the international provider of digital financial technology based in Germany. This new card program is exclusively for corporate clients, which includes companies and governmental agencies.

By entering into the collaboration with Wirecard, Afirme is putting itself ahead of the curve in Mexico by offering a product with features that did not exist on the market yet. All advantages were developed in collaboration with Wirecard.

Thanks to the new debit card solution, companies and governments can transfer money to their personnel and/or beneficiaries that can then be used for travel expenses, petty cash, social support and rewards programmes, among others. The funds on 'Afirme E-fectiva' cards will remain the property of the corporate client at all times.

Cardholders themselves can make purchases in shops or withdraw cash from ATMs, enabling them to manage and have access to funds while ensuring an increased level of security, since they do not have to handle cheques or receive the entire sum required in cash. Moreover, card users can contact the specialised call centre to retrieve their PIN, have any questions answered or find out their balance.

Susanne Steidl, CPO of Wirecard and Managing Director at Wirecard Mexico, adds: "To bring digital banking to the next level, is a big topic for Mexican banks. As a reason, even more people in Mexico will use cashless banking and payment methods in the future. The new card program is going to benefit all users with an easy and secure handling. We are delighted to shape this trend together with Afirme and to launch the first corporate debit card. We are looking forward to expanding the partnership on other areas in the future."

José María Sobrevía, Executive Commercial Director for Products and Services at Afirme Grupo Financiero: "The 'Afirme E-fectiva' debit card enables companies and governments to better manage resources for beneficiaries or cardholders, with more control over the money deposited since corporate clients are able to recover these resources at any moment if they have not been used. In addition, corporate clients can obtain information about its use and management via the exclusive platform for this product, meaning they can know how the cards are being used."

The new card program is targeted to corporate clients who can add money to this product (except for paying wages). Once there are no funds available on the card, it cannot be used until a new deposit is made. The card is supported by Mastercard and deposits of up to UDI 3,000 per month (approximately \$17,358.00) are possible. There is no limit to daily spending and there is no minimum transaction limitation. In addition, Afirme's card users are able to use Afirme's ATM network as well as the ATMs of partnering institutions (Banbajio, Inbursa and Scotiabank), where users will not incur any commission fee for withdrawing money or checking their balance.

Wirecard media contact:

Wirecard AG
Jana Tilz
Tel.: +49 (0) 89 4424 1363
E-Mail: jana.tilz@wirecard.com

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.

Afirme media contact:

Afirme Grupo Financiero
Tufic Yutani Vela
Tel: +5281 8318-3900, Ext. 27328
E-Mail: tufic.yutani@afirme.com

About Afirme Grupo Financiero:

Integrates banking and financial services via subsidiaries such as Afirme Banco in 26 states across the United Mexican States, as well as a significant network of ATMs. Afirme Seguros offers personal and property security for both natural persons (car, house and life insurance as well as life assurance) and corporations (life, vehicle fleet and corporate insurance). Afirme Arrendadora is a source of funding for natural persons and corporations for purchases of domestic or imported fixed assets. Afirme Factoraje supports our clients with rapid accounts receivable conversion and short-term working capital funding. Afirme Almacenadora uses its state-of-the-art facilities and strategic location to offer corporations and natural persons storage, custody and preservation services for national or foreign goods. Fondos de inversión offers a wide range of products that provide access to various financial markets. Microfinanciera has a diverse consumer lending portfolio. www.afirme.com