

PRESS RELEASE / Mobile Banking

02 May 2018

Wirecard supports BBVA-backed FinTech Denizen for its global bank account

- **The global banking app without transaction fees is available in the US and Spain**
- **Wirecard provides Denizen with a technical interface and innovative issuing solutions**

Aschheim (Munich). Wirecard, the international expert for digital financial technology, is collaborating with Denizen, which is based in San Francisco, California and Madrid, Spain. The new banking app is supported by advisors with many years of industry experience and by one of the world's largest financial institutions, BBVA (Banco Bilbao Vizcaya Argentaria). Wirecard is acting as a technology partner for Denizen, helping power key aspects of the new digital banking solution.

The innovative mobile banking app is created specifically for people living abroad or working in different countries. Denizen eliminates unnecessary fees and services for users. With it, people can manage their money effortlessly in real-time, with full transparency and total confidence knowing that Denizen is backed by the leading global financial institution BBVA. In addition to the app, users receive a physical debit card with which they can spend money without fees as well. The new mobile banking ecosystem is currently available in Spain and the US and will be rolled out throughout Europe afterwards.

Joaquín Ayuso de Paul, CEO and co-founder of Denizen, said: "We are very glad to be working together with Wirecard on this state-of-the-art banking project. For us it is important to offer our customers the best banking solutions, helping them to make the best financial decisions and making a true difference in their lives. With the Denizen app, we are writing a new chapter in digital banking innovations."

Julian Weste, Vice President Sales Financial Institution and FinTech Europe at Wirecard, added: "We are delighted to have won BBVA-backed FinTech Denizen as our customer. We are looking forward to launching our innovative technology in an individual format for Denizen in all European countries. This collaboration is a great combination of the individual strengths of the partners."

For more information on Denizen, please visit: <https://www.denizen.io/>

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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.

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About Denizen:

Denizen is a unified banking platform and the first true global account, making financial decisions and money management across borders fast and easy. Designed for the global citizen, Denizen removes the hassle, stress and fees of traditional international banking through a single platform and account that unifies currency exchange, deposits, payments and transfers for complete financial visibility. Denizen enables immediate access to your money, does not charge wire transfer or currency exchange fees, allows you to freeze and unfreeze cards from a mobile app, provides a no bank-owned ATM fee global debit card, and allows you to view your global Denizen balance at-a-glance. You can learn more about Denizen at <http://www.denizen.io>.