

## PRESS RELEASE / Loans

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### **Wirecard expands value-added portfolio and offers fast and fully digitalized loans to existing customers**

- **Digital lending through AI technology that uses payment data to make credit decisions**
- **After a successful pilot phase, the offer is now being rolled out internationally**
- **All Wirecard customers can benefit from a fast credit approval process**

Aschheim (Munich). Wirecard, the international innovation leader in the field of digital financial technology, is expanding its ecosystem of value-added services by now offering loans via its platform to existing B2B customers. Merchants can now benefit from flexible, digital loan- approval processes at favourable terms.

The credit assessment and decision system is directly integrated into Wirecard's digital payment infrastructure. An Artificial Intelligence (AI) based data analysis system, which uses data from long-term business relationships in the area of payment processing, can be used for real-time evaluation. Merchants with acute funding needs will therefore benefit from uncomplicated decision-making processes and shorter waiting times for loan disbursements.

Alexander von Knoop, CFO of Wirecard AG: "In recent years, Wirecard has grown from a pure payment provider to one of the leading specialists in the field of digital financial technology. As part of our global strategy, our aim is to offer the most comprehensive portfolio of digital financial services from a single source on a digital platform. The loan business, therefore, not only offers huge additional value - for our customers, but also directly leverages the potential offered by a globally consistent digital platform.

After a successful pilot phase and as part of the expansion of the Wirecard ecosystem, the loan business is now being rolled out internationally. Wirecard cooperates with major financial institutions, bringing together real-time AI technology and traditional banking services.

In addition to medium-sized and larger customers, there is future potential in the SME segment. With a tailor-made credit solution, Wirecard can now respond to the liquidity requirements and needs of SMEs. Today, almost 240,000 B2B merchants are already connected to the Wirecard platform for digital payment processing, including 37,000 large and medium-sized along with around 200,000 smaller companies.

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## **About Wirecard:**

Wirecard (GER:WDI) is one of the world's fastest growing digital platforms in the area of financial commerce. We provide both corporate clients and consumers with a constantly expanding ecosystem of real-time value-added services built around innovative digital payments by using an integrated B2B2C approach. This ecosystem concentrates on solutions from the areas of payment and risk, retail and transaction banking, loyalty and coupon programmes in addition to data analytics and conversion rate enhancement across all sales channels (online, mobile, ePOS). Wirecard operates regulated financial institutions in several key markets, in addition to holding issuing and acquiring licenses from all major payment and card networks. Wirecard AG is listed on the Frankfurt Stock Exchange (TecDAX, ISIN DE0007472060). Visit us on [www.wirecard.com](http://www.wirecard.com), follow us on Twitter @wirecard and on Facebook @wirecardgroup.