

PRESS RELEASE / Cashless Payments

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Wirecard and MBILLS digitize payments for Slovenian customers

- **Wirecard enables digital payments through the Mobile Wallet mBills, a mobile payment solution from Petrol, the largest energy and retail company in Slovenia**
- **More than half a million participants in Petrol's Loyalty Program will be offered the Mobile Wallet mBills to benefit from cashless and concise payments**

Aschheim (Munich)/Ljubljana. Wirecard, the global innovation leader in digital financial technology, together with Slovenian fintech MBILLS, today announced an innovative extension for the mobile wallet app mBills. The company MBILLS is owned mainly by Petrol, the largest energy and retail company in Slovenia with an annual turnover of EUR 4 billion and half a million participants in the loyalty program. Users of the mBills app can make payments on-site at almost 50 million points of sale worldwide and online, using their debit card which is issued by Wirecard and connected to their mobile wallet on their smartphone.

There is a large potential for digital and mobile payment in Slovenia where 80% of payments are still made in cash. In addition, according to a survey by the Juniper Research Institute, global spending on mobile wallets in 2017 was already estimated at USD 1.35 trillion – an increase of 32% from the previous year. Thanks to the success of mobile wallets, the acceptance of digital payments is continuously increasing.

Mag. Primož Zupan, Director of MBILLS, comments: "Our services have positioned mobile wallets in Slovenia as competitive cash solutions more quickly than expected. In the long run, however, they will only be used by the general public if they offer real added value. The MBILLS and Wirecard solution combines the best of both worlds: The advantages of a debit Mastercard with a smart, digital solution on your smartphone."

Boris Bongartz, Head of Sales Digital Goods at Wirecard, adds: "The new payment function is important in the mBills mobile wallet ecosystem – and is a core competency of Wirecard. The Mobile Wallet solution from MBILLS and Wirecard offers its users much more and thus makes an important contribution to inspiring users for digital payment solutions. We are delighted to be able to support MBILLS and by this Petrol in digitizing payment processes."

Wirecard and MBILLS offer a complete mobile digital payment solution. Initial samples and app store reviews in Slovenia show that this solution is highly valued for its user-friendly interface and ease of use. The new Mobile Wallet solution – including the mBills debit Mastercard – is already available to all Android and iOS users.

From the payment of monthly bills to payments at the point of sale and peer-to-peer transfers to the payment of online purchases and the management of loyalty cards: with mBills, the smartphone is becoming the central interface for general financial management. All functions – from ordering, activating and blocking the card and managing finances, to setting transaction limits or activating or blocking payments outside the European Union – are mobile and available worldwide anytime. A list of all expenses and the associated cost control and budgeting for the user are also included in the functionality. After each transaction, a notification is sent to the user's smartphone free of charge. The mBills Mastercard can be conveniently applied for in the app and is linked to the user's own mBills account.

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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 business customers 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 the areas payment & risk, retail & transaction banking, loyalty & couponing, data analytics & conversion rate enhancement in all sales channels (online, mobile, ePOS). Wirecard operates regulated financial institutions in several key markets, holds issuing and acquiring licenses from all major payment and card networks. Wirecard AG is listed on the Frankfurt Stock Exchange (DAX and TecDAX, ISIN DE0007472060). Visit us on www.wirecard.com, follow us on Twitter @wirecard and on Facebook @wirecardgroup.

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About MBILLS:

MBILLS, E-Money and Payment Services, Ltd. (MBILLS d.o.o.) is a Slovenian owned fintech company, known by its award winning mobile app and mobile platform mBills (www.mbills.si) for simple and fast payments, where user's smartphone becomes their mobile wallet. In December 2017 MBILLS was acquired by Petrol, d.d., the leading Slovenian energy company, which Petrolis the principal strategic supplier of oil and other energy products to the Slovenian market. Through an extensive distribution network of proprietary service stations, Petrol provides drivers on Slovenia's roads and highways with a broad range of automotive goods and services and a wide selection of household and food products and other merchandise. The core area of operations of the Petrol Group is oil trading activities. Petrol's principal competitive advantage over

potential competitors is its extensive network of 464 modern service stations in Slovenia and abroad. The principal development direction of the Petrol Group is the introduction of new energy activities, in particular the sale of gas, heat and electricity, but in the long run also renewable energy sources.