

PRESS RELEASE / Value Added Services

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Wirecard offers unique fully digital global loyalty solution

- Wirecard helps merchants to attract more international customers by facilitating redemption across different countries
- Wirecard's digital loyalty portfolio also includes a coalition program across multiple brands to drive ancillary merchant revenue
- Wirecard expects to generate more than EUR 100 million in additional revenue in the next 12 to 18 months from new and existing partnerships in this area

Aschheim (Munich). Wirecard, the global innovation leader in digital financial technology, has expanded its value added services portfolio with a unique digital global loyalty solution. Wirecard's cross-border offering facilitates loyalty programs that can be run across different countries and currencies enhancing the customer experience – all through one platform. Merchants can allow their customers to use their smartphone to redeem their digital points, cards or vouchers across the globe, regardless of where they were originally issued or where the customer lives. The solution is available to companies worldwide in any industry and supports Wirecard's vision of enabling fully digitalized, borderless payments.

The global loyalty management market is rapidly expanding. According to Orbis Research, it is expected to grow with a compound annual growth rate of 25% to reach \$7.3 billion by the end of 2022. By partnering with Wirecard to launch a cross-border loyalty scheme, merchants are able to take advantage of this potential and grow their businesses by attracting more international customers and engaging with residents of any country. The solution supports multiple currencies and conversion rates. Customers can earn and redeem their digital points, cards or vouchers in any country. Wirecard expects to generate more than EUR 100 million in additional revenue in the next 12 to 18 months from new and existing partnerships in this area.

The cross-border solution is the latest addition to Wirecard's platform in the area of value added services which also includes a coalition loyalty product. In this case, merchants can enable their customers to earn and redeem points across multiple brands and industries. This creates compelling added value for the customer and in turn drives ancillary revenue growth for the merchant.

"In a recent international Wirecard survey, almost one in five respondents said a loyalty or rewards scheme was one of the top three factors in whether or not they would become a return customer, ranking higher than customer service and discounts in some countries", said Jörn Leogrande, EVP Mobile Services at Wirecard. "At the same time, we identified borderless payments as one of the six global megatrends which are driving the payment world. Our cross-border loyalty scheme



enables merchants to take advantage of both trends while positioning themselves at the forefront of digital transformation and providing even more value to customers."

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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.