wirecard

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Wirecard revolutionizes payment and banking for all merchants and launches Next Generation Financial Commerce Platform

- **Open online business account within five minutes including payment acceptance for merchants**
- **Instant payout of accepted payments to merchant account**
- **Support of payment acceptance in e-commerce and stationary retail**
- **Immediate availability of credit via bank transfer or debit card**
- **Additional liquidity at any time via credit line linked to payment volume ("Merchant Cash Advance")**

Aschheim (Munich). The global innovation leader for digital financial technology today announced the Next Generation Wirecard Platform. With its revolutionary combination of comprehensive payment and banking services that are tailored precisely to the needs of merchants, Wirecard is setting new standards in the digitalization of payments.

In five minutes, merchants[1] undergo a fully digital registration process and immediately have access to their Wirecard business account as well as payment acceptance on the Internet and in stationary retail[2].

In the future, merchants will be able to make immediate use of their sales revenues – any electronic payment made by a consumer, both on the Internet and in stationary stores, will be credited to the merchant's business account in real-time. A linked bank account and debit card allow merchants to have their money at their disposal immediately and at any time.

Liquidity is the lifeblood of a company – if the available liquidity becomes scarce, all business-critical processes are quickly affected. New analytics functionalities within the Wirecard platform support merchants in liquidity planning and the analysis of expenditure and profits in their Wirecard account.

If merchants require additional liquidity at short notice, Wirecard's innovative "Merchant Cash Advance" solution, which is linked to the merchant's electronic payment volume, serves as an innovative and uncomplicated financing option for companies. Depending on the merchant's payment volume history and ongoing sales forecast calculated in real time, a credit line is always available to the merchant with one click. The credit is paid back as a percentage of each payment

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[1] Not applicable to all merchant categories
[2] Shipping of payment terminals for physical retail shops may take 1-5 business days

transaction processed by Wirecard and thus represents the lowest possible burden on the merchant's liquidity.

Susanne Steidl, Chief Product Officer at Wirecard, said, "The next generation of our financial commerce platform is an important milestone for us. The combination of payment acceptance and the issuing of account- and card-based products is revolutionary and offers enormous added value for merchants. The forthcoming launch demonstrates our leading role and pioneering spirit in order to create solutions that are unique in the marketplace."

Further information can be found at: https://www.wirecard.com/next-gen/

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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 and 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.