

WIRECARD GROUP

EVERYTHING FROM ONE SOURCE



Both cashless and contactless payments are becoming increasingly convenient for retailers and consumers alike thanks to innovative technological advancements. As a software and IT specialist, Wirecard provides intelligent payment solutions and services from a single, for both multichannel commerce and directly at the point of sale.

Online, offline or mobile:

Wirecard is one of the leading technology service providers in the field of electronic payment processing.

THE WIRECARD PORTFOLIO

- ▶ **A single partner for the whole payment process**
Payment systems, payment processing, card acceptance and issuance, risk management system, banking for corporate and private customers, outsourcing and white label solutions, IT services for retailers and much more.
- ▶ **Industry-specific solutions**
Wirecard above all provides solutions for the digital and consumer goods, tourism and mobility, telecommunications, financial services and mobile payment industries.
- ▶ **Payment processing and risk management in one**
Real-time solutions for the prevention of payment defaults and protection against fraud.
- ▶ **Wirecard Bank as a financial services provider**
International banking services combined with innovative technology. The Wirecard Bank is a card and account products acquirer and issuer, offering various products and services in relation to corporate and personal banking.

WIRECARD FACTS

- ▶ Founded in 1999
- ▶ More than 1,000 employees
- ▶ Listed on the TecDax (ISIN DE0007472060)
- ▶ Access to more than 45 financial institutions and 85 payment and risk management processes
- ▶ More than 100 transaction currencies
- ▶ EUR 26.7 billion transaction volume
- ▶ 16,000 clients from various industries
- ▶ Fully licensed German bank, UK e-money licence

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FEATURES OF OUR SERVICES

- ▶ One Stop: technology, payment and banking for multichannel commerce from a single source.
- ▶ International: customised solutions for cross-border e-Payments.
- ▶ Scalable: products and services for businesses of all sizes.
- ▶ Efficient: outsourcing of payment processing and straightforward technical integration saves time, effort and money.
- ▶ Transparent: one interface for transactions, statistics and reports.
- ▶ Secure: strictest security standards and solutions which conform with PCI.

MOBILE PAYMENT

Anytime, anywhere – cashless, contactless: Wirecard is a service provider for multi-functional mobile payment solutions. These include traditional options and contactless payment systems such as SIM card and sticker using NFC or HCE, BLE beacons, QR codes, mobile wallets, apps, vouchers, loyalty and added value offers, virtual and haptic credit cards, branded credit cards and real-time virtual cards in NFC enabled smartphones. In addition, Wirecard offers point of sale terminals for retail, portable and mobile sales.



BANKING SERVICES

Wirecard is a full bank regulated by the German Federal Financial Supervisory Authority (BaFin). It offers business and private customers services ranging from account management and online banking to currency management, card acceptance (acquiring) and card issuance. Wirecard is a principal member of VISA, Mastercard and JCB. Its own card portfolio includes vouchers and gift cards (in an open, closed or restricted loop), prepaid cards, branded cards, payout cards for business customers as well as virtual solutions for contactless mobile payments (mobile wallets, apps and more).



RISK MANAGEMENT

Decreased risk of payment default – increased sales: Wirecard enables the verification of address and payment data via a credit assessment and fraud protection in real time. Wirecard products such as the “Trust Evaluation Suite” (all round customer check) and “Fraud Prevention Suite” (transaction-related data verification) offer retailers complete pre-emptive protection against payment defaults and fraud. The risk management system is highly scalable and can be customised according to industry, company size and other specific deposits.



GLOBAL PAYMENT-SERVICES

Wirecard offers access to more than 45 financial institutions worldwide and over 85 payment methods (including credit cards, alternative payment options, collecting services) conducted in more than 100 transaction currencies via its PSP gateway. All processing and banking services are integrated in the Wirecard Bank. Comprehensive support is offered to retailers in the implementation and automation of secure payment processes for their e-Commerce using the Wirecard Enterprise Platform (WEP).

WIRECARD PAYMENT SCHEMES

The Wirecard Group offers merchants various national and international payment schemes



PAYMENT METHOD TYPES

- **PAYMENT CARDS:** International and domestic card brands
- **ELECTRONIC FUNDS TRANSFER:** Direct Debit
- **ONLINE BANKING PAYMENTS:** Real-time bank transfer
- **ALTERNATIVE PAYMENT SCHEMES:** Wallet, Cash/Voucher, Online/Offline
- **MOBILE SERVICES:** Mobile payments

NORTH AMERICA

- Visa, MasterCard, American Express, JCB, UATP, Diners Club, Discover
- SWIFT
- PayPal, Skrill/Moneybookers Wallet

LATIN AMERICA

- Visa, MasterCard, American Express, JCB, UATP, Diners Club, Discover
- SWIFT
- PayPal, Skrill/Moneybookers Wallet

Brazil

- Hipercard, Aura, Sorocred
- Transferencia Bradesco, Debito Bradesco
- Boleto Bancário, Mercado Pago

Mexico

- Visa Electron (domestic card brands)

AFRICA

- Visa, MasterCard, American Express, JCB, UATP, Diners Club, Discover
- SWIFT
- PayPal, Skrill/Moneybookers Wallet

EUROPE, EASTERN EUROPE, RUSSIA

- Visa, MasterCard, American Express, JCB, UATP, Diners Club, Discover, China Union-Pay, Maestro (Solo), Visa Electron
- SWIFT, SEPA Credit Transfer, SEPA Direct Debit, EBICS
- PayPal, paysafecard, cashticket, Skrill/Moneybookers Wallet

Austria

- EPS, Direct Debit
- Sofortüberweisung.de
- @Quick
- paybox

**Belgium**

- Sofortüberweisung.de, Bancontact/Mister Cash

Czech Republic

- eKonto

Denmark

- Dankort

Estonia

- InstantBank

Finland

- InstantBank

France

- Carte Bleue, Carte Bancaire
- Sofortüberweisung.de

Germany

- Direct Debit
- giropay, Sofortüberweisung.de
- RatePay Payment by Installments, RatePay Direct Debit, RatePay Payment on Invoice, Wire Transfer*

Ireland

- Laser

Italy

- CartaSi, PostePay
- Sofortüberweisung.de

Netherlands

- Direct Debit
- iDEAL, Sofortüberweisung.de

Poland

- InstantBank, Przelewy24, Sofortüberweisung.de

Russia

- Moneta.ru, YandexMoney

Spain

- Sofortüberweisung.de

Sweden

- InstantBank

Switzerland

- Sofortüberweisung.de

Ukraine

- Moneta.ru, YandexMoney

United Kingdom

- Cabcharge cards
- Sofortüberweisung.de

ASIA/PACIFIC, MIDDLE EAST

- Visa, MasterCard, American Express, JCB, UATP, Diners Club, Discover, China UnionPay
- SWIFT
- PayPal, Skrill/Moneybookers Wallet

Australia

- Cabcharge cards
- POLi

China

- 42 domestic card brands
- Alipay

Japan

- Wire Transfer*

Korea

- Wire Transfer*

Malaysia

- Maybank2u, CIMB Clicks

New Zealand

- POLi

Philippines

- Payment cards (8 domestic card brands)
- Maybank2u, CIMB Clicks

Singapore

- Cabcharge cards, Ez-Link payments
- eNets, Online Banking, Maybank2u, CIMB Clicks

Taiwan

- Wire Transfer*

*to virtual bank accounts

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