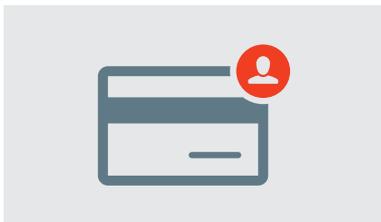


EMPLOYEE BENEFIT CARD

THE TAX-FREE SALARY BONUS FOR EMPLOYEES



With the Wirecard Employee Benefit Card, German companies can pay their employees a tax-free salary bonus each month without any complex administrative burden. Employees can use the MasterCard prepaid credit cards loaded with the tax-free amounts directly to make payments at points of sale or on e-commerce sites.

Benefits

- ▶ High savings potential compared to equivalent gross salary increases.
- ▶ Simple and convenient management.
- ▶ Increased employee retention, positive association with the company.
- ▶ Global, flexible usage.

Functions and services

- ▶ Credit card
- ▶ Wirecard Payout Enterprise Portal (WEP) with access to card and account management for the company
- ▶ Account management portal with customised access for individual cardholders
- ▶ 24/7 call centre
- ▶ Corporate bank account with Wirecard Bank
- ▶ Two administration options for companies: Wirecard Payout Enterprise Portal and Wirecard Payout APIs

Every company benefits from rewarding successful employees with a salary bonus in recognition of their services. German tax law allows €44 to be paid out to each employee every month as a tax-free non-cash benefit. As it is prohibited by law to pay out the €44 in cash or to transfer it to an employee's bank account. In the past fuel vouchers, employee gifts, or other such items have been offered. However, due to people's different personal preferences, these types of bonuses are not appreciated in equal measure by all employees.

With the Wirecard Employee Benefit Card, companies now have a new possibility to give their employees cost-efficient salary bonuses.

With MasterCard prepaid credit cards, employees can get whatever it is they need, as they can use them as they wish to make payments at points of sale or on e-commerce sites. This improves both employee retention and the company's brand presence. The Wirecard account management portal also allows cardholders to view their credit and transactions and maintain their personal information.

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HOW IT WORKS

The Wirecard Employee Benefit Card is particularly easy to use for companies. After a business account is opened with Wirecard Bank AG, the company can issue the required number of cards via Wirecard systems and credit up to €44 on them per month. These are then sent out or distributed to employees in a deactivated state. As soon as the cards have been activated by the company and loaded, the employees can use them anywhere MasterCard is accepted. The company has two options for managing and topping up the Wirecard Employee Benefit Card. This can be carried out via the Wirecard Payout Enterprise Portal (WEP) or via Wirecard Payout APIs.

BENEFITS FOR COMPANIES

- ▶ High potential savings compared to equivalent gross salary bonuses.
- ▶ Positive association with the company every time the card is used.
- ▶ Guaranteed security: Bulk mailing of cards to company or individual mailing to recipients in sealed envelopes. Cards can only be used after the cardholder has accessed and activated the card in the online portal. Additional layer of security: thanks to prepaid technology, spending amounts are limited to the available card balance.
- ▶ The card design, card carrier and management and user portal can either be based on a standard design or an individual design.

BENEFITS FOR CARDHOLDERS

- ▶ Simple and fast increase of net income.
- ▶ Very easy to use, as this type of salary bonus is not subject to tax declaration.
- ▶ Card users can check their balance via the account management portal or via SMS.
- ▶ The company is not able to view the transactions of card users.