

ISSUING PAYMENT IN KEEPING WITH THE TIMES WIDE RANGE OF CARD SOLUTIONS



Wirecard offers a complete multi-channel programme of innovative card products, including white label solutions and comprehensive additional services.

Cards for every requirement

The diverse Wirecard portfolio covers virtually all card requirements. It includes innovative prepaid and pay-out models such as multi-purpose and closed-loop cards, various contactless payment solutions such as host card emulation (HCE), embedded secure element and near field communication (NFC) stickers, and SIM card provisioning for NFC-enabled smartphones.

Everything from a single source

The Wirecard Bank is a German full service bank in the Wirecard Group. As a licensed issuer, Wirecard can issue and accept its own payment tools, such as cards and mobile payment solutions, in all 33 countries of the SEPA. Wirecard Card Solutions, which is also part of the Group, has an e-money licence and can therefore offer further options for the issuance of prepaid cards in the UK and the rest of Europe. We provide you with the right issuer based on your respective business model.

Comprehensive additional services

The white label programme which allows retailers to issue cards enables not only customised card designs and a complete issuing infrastructure, but also contains a voucher and loyalty points programme with corresponding apps for increasing customer loyalty and retention. Our web-based Wirecard Enterprise Portal provides issuers with access to comprehensive reporting tools. Card users can count on round-the-clock support from Wirecard Communication.

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MOBILE, CONTACTLESS, PREPAID: THE WIRECARD CARD PROGRAMME

Contactless payment on smartphone

Wirecard offers all technologies for smartphone payments. Credit card data can therefore be stored on the secure element in various ways.

Host card emulation

Host card emulation comprises a secure element in the cloud and is in this way a software-only solution. All data generated during a transaction is no longer stored on a hardware component, but instead transferred to a secure centralised server.

NFC sticker as bridge technology

NFC stickers are placed on the back of a smartphone and securely transmit card and transaction data wirelessly via NFC. Mobile devices without NFC technology can therefore also be used to make contactless payments. Wirecard supplies the sticker also in connection with the apps, supplementary functions such as retailer search, P2P (peer-to-peer, from computer to computer) transactions and voucher and loyalty point programmes.

Mobile wallet: the SIM card as a payment tool

With the Mobile Wallet, Wirecard offers a Whitelabel solution which integrates credit card and loyalty card functions into the secure element of the SIM card in addition to NFC. For this, Wirecard cooperates with the leading TSM/SPTSM (Trusted Service Manager/Service Provider) providers and is well-versed in dealing with Visa payWave and MasterCad PayPass.

Prepaid cards: physically and virtually appealing

From voucher cards and gift cards to shopping cards, Wirecard offers a wide range of physical and virtual prepaid cards for high street, mobile and online retail. As a white label product, prepaid cards can be ordered in any quantity and can be customised with an individual design. Options for this include branded cards featuring the retailer's corporate design, or private label cards, which are the retailer's own brand product. Our virtual cards can be generated online on the PC or via a smartphone app (instant issuing) and can be topped up in a variety of different ways.

Credit cards app: all processes on the smartphone screen

Wirecard combines the classic payment card with a mobile app. This enables a complete mobile user experience, including mobile product design, various mobile top up methods and a fully integrated voucher and loyalty point programmes. Transaction history and account balance information allow transparency and cost control. Both retailers and customers benefit from the real-time processes and secure service operations. New app functions and top up methods can be conveniently integrated.

Embedded secure element

With this solution, the secure element is in the software of the mobile device.

Co-branded cards: boost for customer retention

Businesses can strengthen their customer retention efforts and increase brand recognition with Wirecard's affinity cards. Additional services, such as customer-specific images (lifestyle card) and loyalty programmes add further value to the card. The Wirecard Bank is the only financial service provider in Germany to offer online ordering, without application forms and complex postal identification procedures, meaning the card can be directly issued to the customer.

Payout cards: replacement for cash in business

Payout cards enable companies to pay employees and business partners quickly and securely in a cost-effective and automated manner. The amount is available on the card anywhere in the world within a matter of seconds. In contrast to standard cards, virtual payout cards make it possible for cards to be debited on-schedule and for the correct amount. Plastic payout cards are available as company cards, either purely for withdrawing cash at ATMs or as personalised cards which the employee can top up and use themselves. They are also available as branded cards.