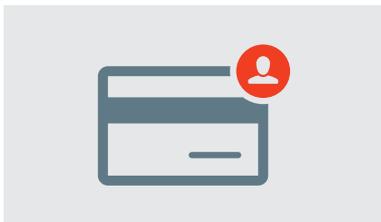


CORPORATE PAYOUT CARD

BUSINESS CREDIT CARD FOR GLOBAL PAYMENTS



With Wirecard Corporate Payout Card, companies can provide their employees with credit cards to pay for business expenses, such as travel, equipment and business materials. The card is suitable for companies from all industries that want to offer faster processing of costs for their employees.

Benefits

- ▶ The company can load and unload the cards in real time, as necessary.
- ▶ The employees can make payments at all MasterCard acceptance points throughout the world and, if they wish, also withdraw cash from ATMs.
- ▶ The company can load the prepaid credit cards either manually via the Wirecard Payout Enterprise Portal or via Wirecard APIs.
- ▶ If necessary, the individual employee can view their account balance and transaction history through personal access to the Wirecard Account Management Portal.

Functions and services

- ▶ **Credit card**
- ▶ **Wirecard Payout Enterprise Portal with access to card and account management for the company**
- ▶ **Optional Account Management Portal with customised access for individual cardholders**
- ▶ **Wirecard call centre with 24-hour service**
- ▶ **Business account at Wirecard Bank**
- ▶ **Two management options: Wirecard Payout Enterprise Portal or Wirecard APIs**

Accounting of business expenses generally requires a lot of time and labour power. With the Wirecard Corporate Payout Card, this process is faster, more flexible and more cost-efficient, as the employees can pay for these expenses directly using their business MasterCard. The prepaid credit card eases the administrative burden and simplifies monitoring and reimbursement processes for companies and employees.

The Wirecard Corporate Payout Card is an innovative, secure and simple solution for managing and settling business expenses. Companies can load the credit cards with the required amounts at any time, as needed by the employees. The

employees can then pay for their business expenses directly at points of sale or online, and can withdraw cash from bank machines. The card programme can also include access to the Wirecard Account Management Portal for cardholders if desired.

Employees can use this portal to view their balance and transaction history. The company has access to the Wirecard Payout Enterprise Portal, where it can set up cards and load funds in real time.

HOW IT WORKS

The Wirecard Corporate Payout Card is particularly easy to use for companies. After a corporate account is opened with Wirecard Bank AG, the company can issue the required number of cards via Wirecard systems and load these with the desired amounts as needed. The cards are then sent out or distributed to employees in a deactivated state. Once the cards have been activated and loaded, the employees can use them anywhere MasterCard is accepted. The cards are available in the following currencies: EUR, GBP, USD, PLN, CHF, NOK and SEK. The company can manage and load the Wirecard Corporate Payout Card in two ways: via the Wirecard Payout Enterprise Portal or via Wirecard Payout APIs.

BENEFITS FOR COMPANIES

- ▶ Full cost and budget control as well as greater transparency in accounting. Simple and convenient management via the Wirecard Payout Enterprise Portal or via Wirecard APIs.
- ▶ Simple handling plus fast and precise loading options.
- ▶ Flexible coverage of different currencies depending on requirements and geographical location.
- ▶ Guaranteed security: cards are sent to the company by bulk mail or individually to recipients. Cards can only be used once activated. Added security: card payments are limited to available funds thanks to prepaid technology.
- ▶ Usage of the prepaid credit card can be limited in advance, so the card can only be used at specific merchants (merchant category code).
- ▶ The card design, card carrier, and management and user portal can be based on a standard or individual design.

BENEFITS FOR CARDHOLDERS

- ▶ Business expenses no longer need to be paid using personal money.
- ▶ No need for long-drawn-out reimbursement processes.
- ▶ Large amounts of cash no longer need to be brought on business trips.
- ▶ 24-hour support via the Wirecard call centre.