

DIGITAL BANKING & FINTECH

ITU REGIONAL FORUM

July 2017, Astana

Markus Treutle

wirecard

AGENDA

1. WHO WE ARE
2. THE VISION ON DIGITAL BANKING
3. SUCCESS STORIES

WHO WE ARE

WIRECARD – PRODUCTS & SOLUTIONS

Global industry leader in electronic payments

Payment Service Provider (PSP)
Enabling technology and services



Acquiring and Issuing
Financial services for e-payment
(international banking license)



Point-of-Sale
Developing best in class
point of sale technology



Loyalty and Couponing
Providing platform for self
controlled customer benefits



€ 1.028m Revenue
in 2016



€ 307m EBITDA
in 2016



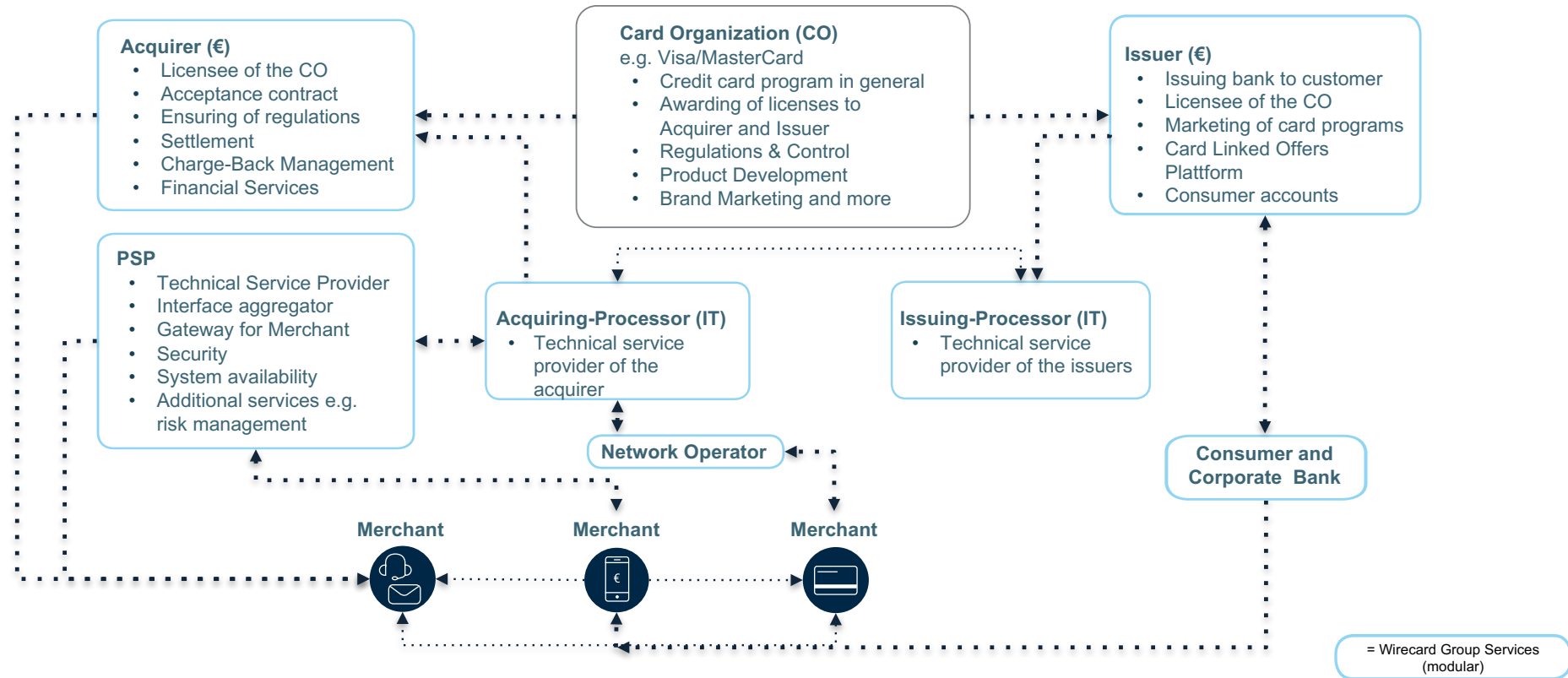
+33% Revenue and +35% EBITDA
growth 2016 vs. 2015



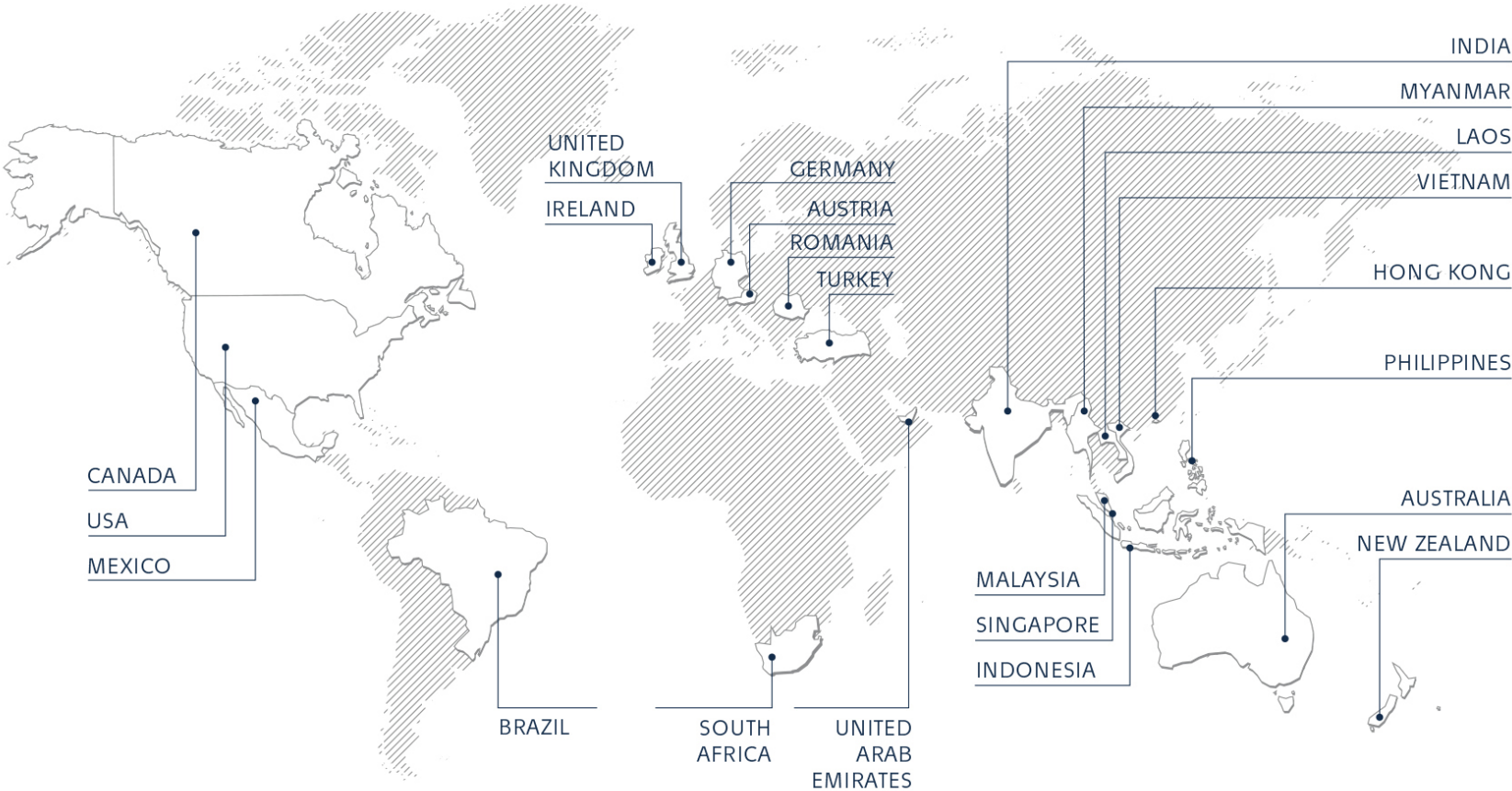
**200 International
Payment Networks**

WIRECARD'S PRODUCT POSITIONING

Different Roles depending on Customer Requirements



WIRECARD SUBSIDIARIES



OUR REFERENCES

> 27,000 customers
from various industries

18.8%
Travel & Mobility

34.3%
Digital Goods

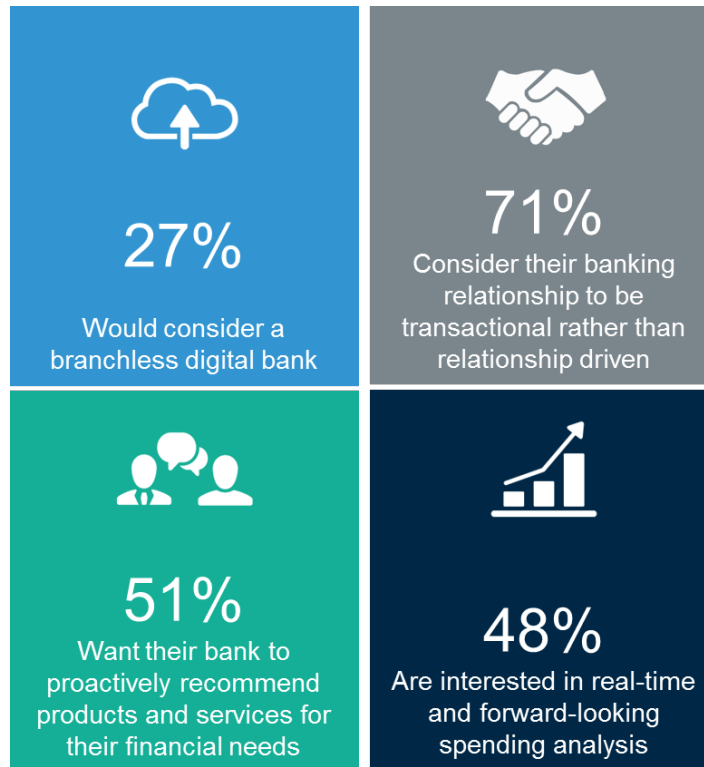
46.9%
Consumer Goods



THE VISION ON DIGITAL BANKING

DIGITAL BANKING

What do you expect from your bank?



Courtesy: Accenture, USA & Canada

DIGITAL BANKING

Challenger banks – the Fintech revolution

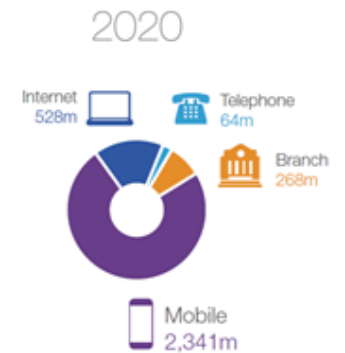
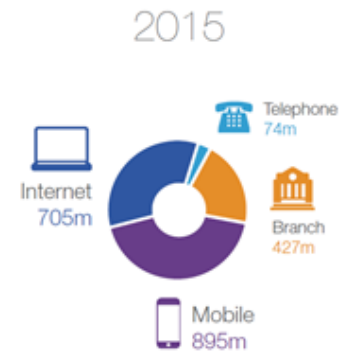


The UK FinTech industry already generates around £20bn in annual revenue, and the industry continues to go from strength to strength.



DIGITAL BANKING

Customers are now banking digital



Courtesy: bba.org.uk; 2016

DIGITAL BANKING

Empowering customer relationships - Personal finance management

Enabling customers to

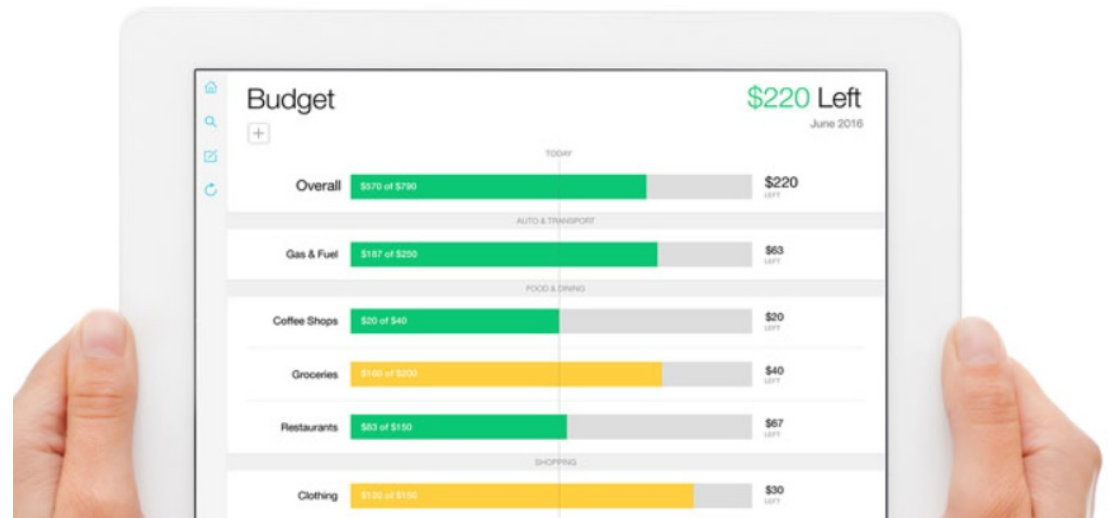
- Visualize spending patterns
- Save money
- Achieve financial goals
- Increase financial knowledge
- Better budget planning



DIGITAL BANKING

Account aggregation

- View all your bank accounts and credit cards in one portal



SUCCESS STORIES

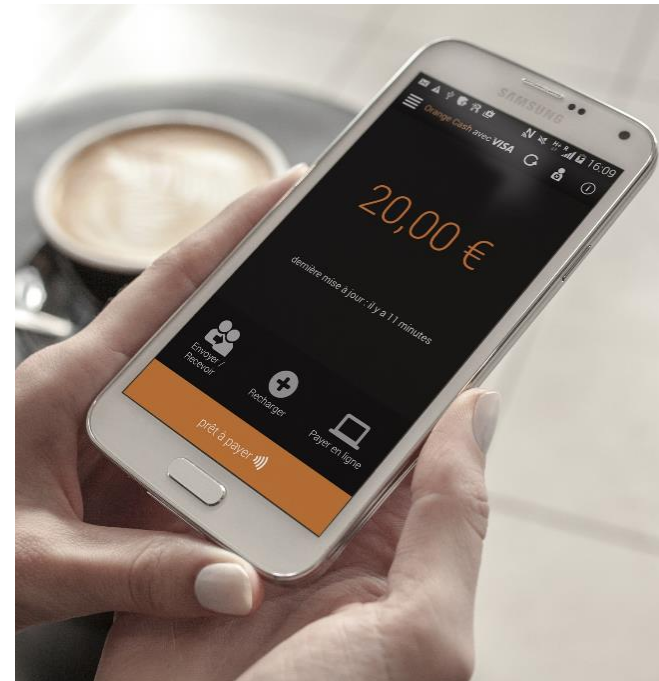
ORANGE CASH

Mobile Payment

- Contactless (NFC) mobile payment application available for Android, Apple Pay and Windows Phone.
- Based on a prepaid account that customers can top up via any debit or credit bank card.
- Full integration of Self Service Platform and ICLS (Embedded cashback and couponing functionality).
- Request money from friends and relatives
- Person-2-Person transfer
- One-time virtual cards for secure online purchases



Orange Cash



CURVE

One Curve Card connecting all other Bank Cards

- MasterCard prepaid card powered by embedded cards within CURVE app
- Connect unlimited number of bank cards into one physical payment card, accepted everywhere
- One PIN for all the cards and accounts
- Transactions for all accounts in one screen in real-time
- Market: UK
- Innovative Elements:
 - Proxy card allowing unlimited funding cards
 - Connecting owner to his 'Everything Money'
 - Bridges gap between mobile payments



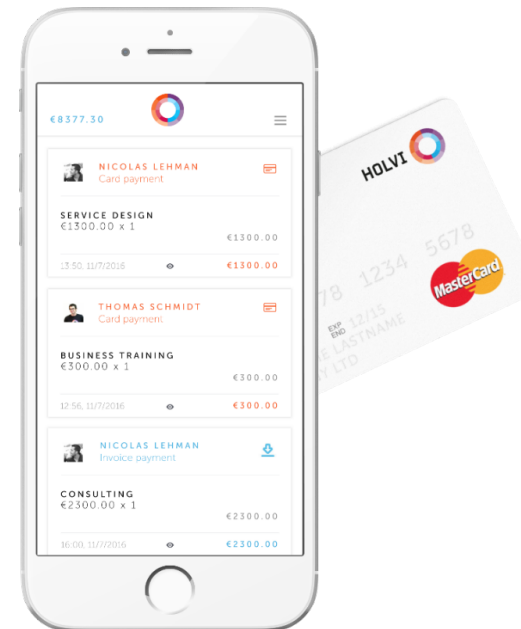
HOLVI

Digital Current Account

- Holvi is a digital current account for small businesses. Combined with streamlined bookkeeping and powerful business apps.
- Alternative to a conventional bank account.
- Corporate MasterCard solution that will allow Holvi account holders to access their funds.
- Market: Eurozone
- Innovative Elements:
 - Modern and cost effective business banking solution
 - Seamless debit card solution to access funds
 - Effective expense management



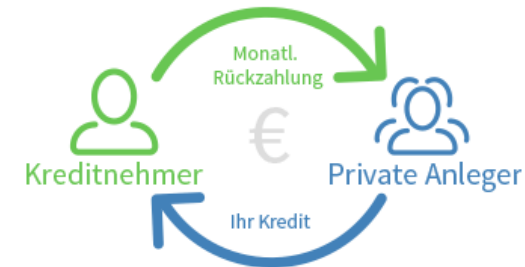
HOLVI



LENDICO

Crowdfunded Marketplace

- Lendico is a transparent loan marketplace connecting borrowers with investors bypassing many of the high costs of traditional banking.
- Crowdlending focused on consumer and corporate lending
- Fast and simple online process, monthly cash flow
- Credit quality control of loan projects
- Market: Germany, Austria, The Netherlands
- Wirecard Solution:
 - Wirecard Bank provides its German banking license and handles the payment process, monitors the approval process and the default rates
 - Development of the scoring model



FUNDING CIRCLE

Peer-to-Peer Lending Platform

- Funding Circle is a peer-to-peer lending platform
- Exclusively focused on small businesses
- Businesses can borrow directly from a wide range of investors, including more than 47,000 people, the UK Government, local councils, a university and a number of financial organizations.
- Market: Germany
- Wirecard Solution:
 - Wirecard Bank provides its German banking license and handles the payment process, monitors the approval process and the default rates
 - Development of the scoring model



VISA EUROPE COLLAB

Strategic Development Partner

- Partnership with Visa Europe Collab since 2016, an initiative from Visa Europe that operates Innovation Labs in Berlin, London and Tel Aviv
- Supporting FinTech start-ups in revolutionizing payment experience through insight, partner networks, platforms and interfaces
- Designing and creating new products and services by running Proof of Concepts (POCs), Proof of Technologies (POTs) or Proof of Propositions (POPs)

Visa Europe
Collab



THANK YOU FOR YOUR ATTENTION

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wirecard

SUPERCARD BY TRAVELEX

Eliminating Foreign Currency Exchange

- Travelex Supercard is a combination of a MasterCard and an app eliminating foreign currency exchange fees for British travelers.
- Users simply link their credit or debit card to their Supercard through an app keeping track of their spending and fx savings
- Markets: UK
- Innovative Elements:
 - Proxy card model
 - Platform integration with expense management tools
 - Customer perception of free FX

 SUPERCARD
by Travelex

