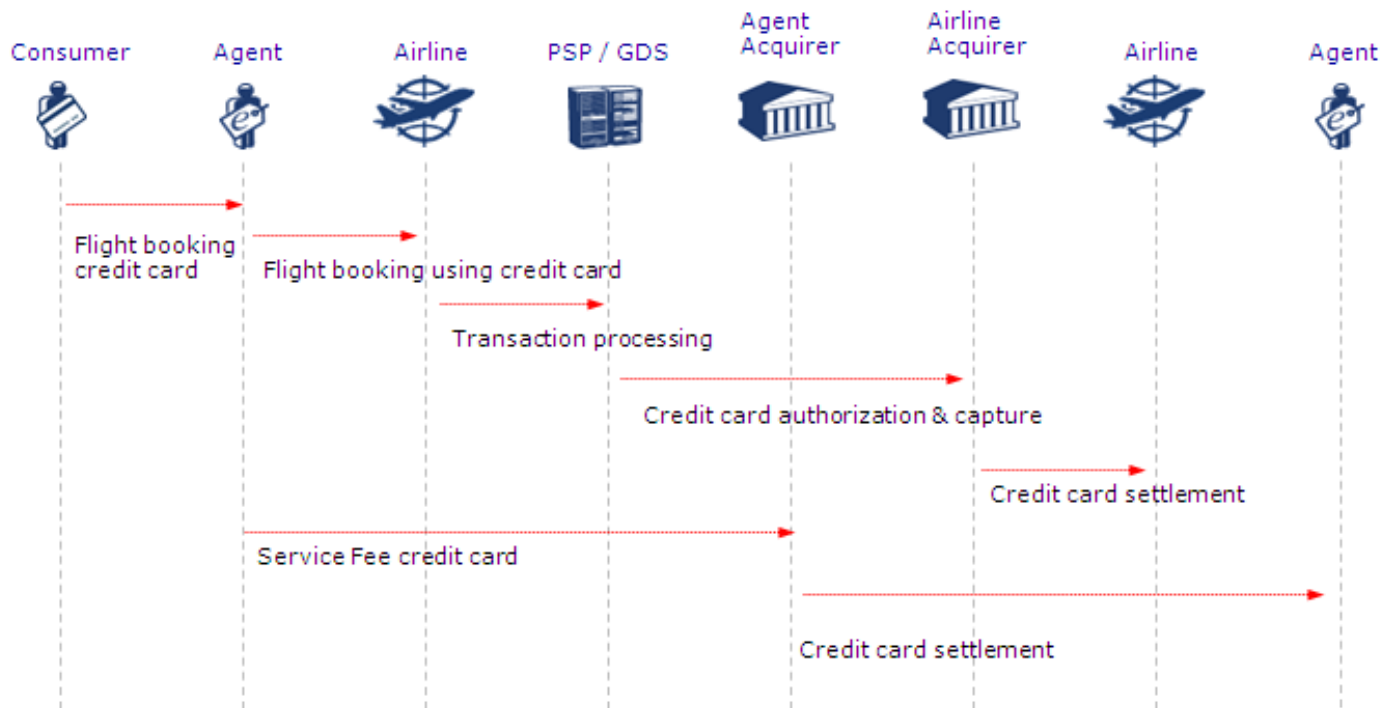


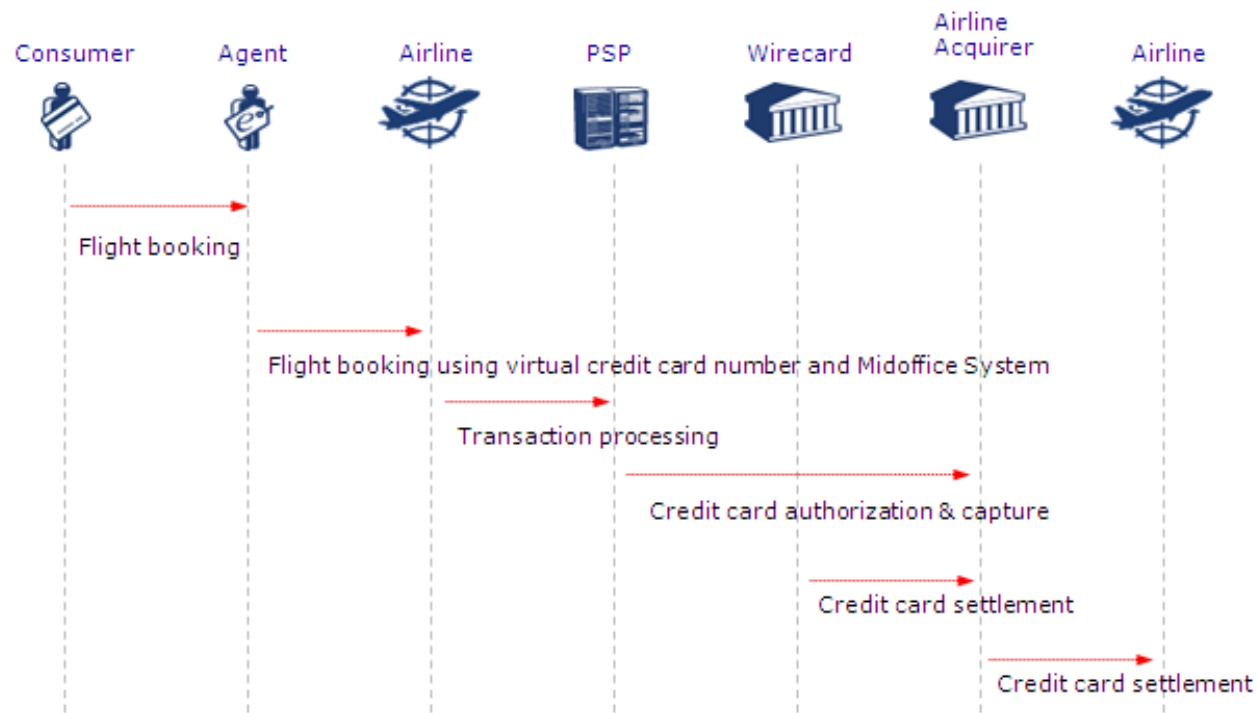
## Key Facts about Wirecard AG

Headquarter:	Munich, Germany
Business activity:	PSP, Acquirer, Issuer, Bank
Year of founding:	1999
Corporate customers:	> 10 000
Branch offices:	Austria, Dubai, Germany, Gibraltar, Ireland, Philippines
Employees:	442
Stock exchange / market segment:	Deutsche Börse / TecDax

## Traditional way of bookings from Agents



## New way of bookings from Agents

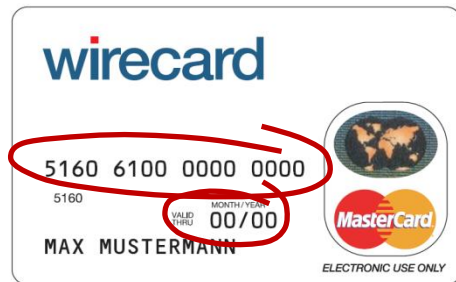


# What is a virtual credit card

Plastic card data

turns into

virtual card data



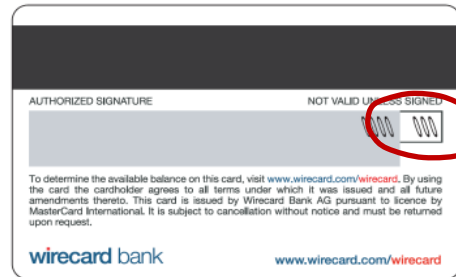
Card Number



Expiry Date



Security Code



## How it works / Step 1 create a virtual credit card

Homepage / Card Management / Create Card

### Create Card

Select Merchant Account

TEST MERCHANT	▶
TEST MERCHANT	

Homepage / Card Management / Create Card

### SUCCESSFUL CARD CREATION

**You successfully created a card!**  
 Further details related to the card are displayed in the box to the right.

Card Number: 5500000000000000  
 Card ID: 8261200000000000  
 Expiry Date: 7/2010 - 12/2010  
 Security Code: 123456

**Hotel Data**

Reservation Number

Hotel Code

## How it works / Step 3 – load the virtual credit card.

Homepage

### Load Card

1 2

#### Enter Data

Available on card: EUR2.00

**Card Data**

Amount

Currency

Homepage

### SUCCESSFUL CARD LOADING

You successfully loaded the card!

**Card Data**

Amount	EUR10.00
Currency	EUR
Card Number	0000000000000000

Available on card before:  
Available on card P

**Hotel Data**

Amount

## How it works / Step 3 – transmit the virtual credit card data to the airline.

The Agent provides the card data to the airline in one of the following ways:

- ✓ Integrated in the booking system
- ✓ Per fax
- ✓ Per phone
- ✓ ...

## How it works / Step 4 – Payment to the service provider.

The service provider charges the virtual credit card with the invoice amount by

- ✓ Acquiring interface within the booking system
- ✓ POS Terminal
- ✓ Virtual Terminal

The acquirer settles the invoice amount to the service provider based on the card acceptance contract with the service provider.

## How it works / Step 5 – Payment to the service provider.

The Agent has the overview over all payments

Transactions					
Transaction ID	0112dfcf0a0000183fb35e				
Amount in Transaction Currency	EUR74.08	Transaction Type	authorization	Merchant Name	HOTEL IBIS DEN HAAG
Amount in Card Currency	EUR74.08	Transaction Time	2/9/08 2:47:21 PM	Merchant Location	DEN HAAG
Comment	Authorization Request   Authorization code: 323903	Status	successful	Merchant Country	NETHERLANDS
Transaction ID	0b962ca80a0000183072				
Amount in Transaction Currency	EUR74.08	Transaction Type	settlement	Merchant Name	HOTEL IBIS DEN HAAG
Amount in Card Currency	EUR74.08	Transaction Time	2/9/08 2:47:00 PM	Merchant Location	DEN HAAG
Comment	TRN   SALE   Authorization code: 323903	Status	successful	Merchant Country	NETHERLANDS
Transaction ID	fdff2cac0a0000795e7d093				
Amount in Transaction Currency	EUR74.08	Transaction Type	authorization	Merchant Name	HOTEL IBIS DEN HAAG
Amount in Card Currency	EUR74.08	Transaction Time	2/9/08 2:47:21 PM	Merchant Location	DEN HAAG
Comment	Authorization Request   Authorization code: 323903	Status	successful	Merchant Country	NETHERLANDS

## Features & Technology

- ✓ One virtual card per business transaction (e.g. flight)
- ✓ Available as prepaid MasterCard in 27 different card currencies
- ✓ Option to restrict credit card use (amount, date, service provider, etc.)
- ✓ XML interface for automated handling of bookings and payments
- ✓ Web-based graphical administration interface

## Benefits for Agents

- ✓ Unique mapping of booking and payment
- ✓ Reduced costs by eliminating manual reconciliation
- ✓ Improved cash flow through full control over payout dates
- ✓ Protection from service providers over- or recharging
- ✓ No direct contract necessary
- ✓ All form of payment can be accepted
- ✓ No payment split and no cost transparency for the passenger

## Benefits for Airlines

- ✓ Secure payment for the airlines
- ✓ No GDS Fees
- ✓ No special / additional effort for the airlines
- ✓ Improved cash flow
- ✓ Passenger can pay cash or with other methods

# Q & A