



Innovative Financial Services:

more than banking...

wirecard bank

The power of banking

EDITORIAL



Wirecard Bank AG combines the best of two worlds: the service and depth of performance of a traditional bank, and the flexibility, speed and internationality of a web-based financial services provider for corporate and private customers.

Wirecard Bank's corporate accounts are an efficient and low-cost solution for corporate payment transfers and cash management. We offer highly flexible foreign currency accounts, very attractive corporate accounts and a broad range of services for corporate credit cards.

In the end customer market, the issuing of credit and debit cards is at the center of our business model. 'Wirecard', the new payment service operated under a license from MasterCard, rounds off our product portfolio.

Wirecard Bank AG stands for "more than banking": added value and innovations at all levels of our services.

Burkhard Ley

CFO of Wirecard Bank AG

One-stop-shopping for banking services

On January 1st, 2006 Wirecard AG acquired 100 per cent of shares of E-Trade Bank, which had been operating in the German market since 2001. The bank has since been renamed Wirecard Bank AG. With this bank, Wirecard AG is expanding its services portfolio along the value chain, placing a new emphasis on the financial services business.

Wirecard Bank AG offers its customers a unique array of corporate banking services ranging from corporate accounts and acceptance contracts for VISA and MasterCard to the issuing of credit cards for co-branding and customer loyalty schemes. Innovative products including supplier and commission payments – a forward-looking concept for electronic payments to partners and suppliers based on a virtual credit card – round off the bank's services portfolio in the corporate customer segment.

In the private customer segment, Wirecard Bank has established a portfolio of services that stands out for its individuality and flexibility, featuring attractive prepaid, credit and debit cards along with payment transaction accounts.

Wirecard Bank AG is also setting new standards with 'Wirecard', its virtual MasterCard payment service operated under a license from MasterCard. The card provides a simple and secure method for



online payments. Private customers who never had a credit card before or did not want to use it on the Internet can now use the virtual MasterCard for online shopping at millions of acceptance locations and mail-order companies. Retailers also stand to benefit from Wirecard: they can use it to accept debit payments, money transfers and direct payments into their accounts from more than 100 countries under their existing MasterCard acceptance contracts. No need for any technical integration work or any contracts, and no extra costs. Two minutes and you're ready to do business online.



„Our philosophy:
Competent services
– reliable, modern
and flexible.”



Oliver Bellenhaus, General Manager of Wirecard Bank AG, on the potential and prospects of a modern financial services provider.

How important are security aspects for Wirecard Bank AG?

Bellenhaus: Security is very important to customers when choosing a bank. Wirecard Bank AG is a member of the Federal Association of German Banks. Each single bank account is protected through the Association's Deposit Protection Fund up to EUR 1.5 million. Our online banking software meets the highest of standards in user friendliness

and security. The new eTAN system used by Wirecard Bank AG makes online banking not only more convenient but also sets new security standards.

How important is internationality for your bank?

Bellenhaus: Wirecard Bank AG is a universal bank with a global standing. Our corporate accounts provide customers with highly efficient solutions for their international cash and liquidity management. The focus of these services is on local and

international payment methods: credit card acceptance, standard EU money transfers, foreign money transfers, electronic debiting and trust accounts.

In a nutshell, how would you describe the strengths of your services?

Bellenhaus: Wirecard Bank AG combines the full range of services consumers expect to receive from a universal bank with the service philosophy and flexibility of an Internet-based financial services provider. Our eBanking system gives customers a convenient platform for non-cash payments at very attractive terms and conditions. It also makes money transfers fast and flexible. We offer ec/Maestro and credit cards, and set new standards for speed and security in international transaction processing. This kind of product and services portfolio really is unique on the market.

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The service portfolio for corporate customers

Wirecard Bank AG offers corporate customers efficient and low-cost solutions for money transfers and cash management.

We provide innovative foreign currency accounts and ensure the smooth and reliable processing of your company's payment transactions.

Wirecard Bank AG is your partner when it comes to issuing prepaid, debit and credit cards from VISA and MasterCard, the world's leading credit card organizations.

Wirecard Bank AG's financial services for corporate customers are available in all major currencies. Companies have direct access to all information about their global payment transactions from anywhere in the world.



Corporate Accounts: The clever solution for your company

Wirecard Bank AG's corporate accounts are an efficient solution for your company's payment transactions and its international cash and liquidity management activities.

An extensive portfolio of local and international payment processes, including credit card acceptance, standard EU money transfers, foreign money transfers, electronic debiting and trust accounts will help you promote your business worldwide and guarantee your customers and business partners smooth acceptance of payments at home and abroad.

Wirecard Bank AG's credit card offer for corporate customers will also cut your financial management costs. Innovative prepaid credit cards offer a maximum of financial flexibility and allow you to engage in international money transfers in real time.

Foreign currency accounts: A perfect addition

Wirecard Bank AG's foreign currency accounts provide companies with an intelligent addition to their corporate accounts and a solution for handling non-cash foreign currency transactions such as the crediting of foreign currency payments to business accounts.

The portfolio of services offered by Wirecard Bank AG minimizes risks related to conversion losses and reduces the demand for external bank accounts and payments abroad. This allows companies to make their national and international payments more efficient and effective.



Credit cards: Acquiring for companies

Wirecard Bank AG provides medium-sized companies and large corporations with a unique array of corporate banking services including prepaid, debit and credit cards for co-branding and customer loyalty schemes.

In addition, Wirecard Bank AG offers acceptance contracts for VISA and MasterCard, the world's leading credit card organizations.

As an independent and fully licensed acquirer, Wirecard Bank AG can integrate credit card acceptance into commercial web offers as an additional payment option. By providing credit card acceptance and payment processing from a single source, Wirecard Bank AG ensures the smooth and reliable processing of your corporate payment transactions.

Credit cards: A means of payment for your staff

Wirecard Bank AG's prepaid credit cards make your company's day-to-day business much easier to manage. You can

- cut your staff's workload by avoiding time-consuming routine activities such as the processing of expense claims after business trips,
- reduce cash payouts to staff thereby minimizing the risk of theft, and
- minimize your risk by defining adjustable limits for individual trips and procurement processes.



Customer retention: The best cards for marketing

Wirecard Bank AG's solutions in the affinity, lifestyle and branding card segment will help you improve customer loyalty, expand your customer base and obtain useful marketing information for customer management. Wirecard Bank AG can provide support and advice to corporate customers on how to develop concepts for credit card projects as customer loyalty solutions. It also offers comprehensive customer management services and software for managing customer loyalty schemes.

Tailored support for each individual customer and maximum flexibility in developing your scheme will secure the lasting success of your card project.

Talk to our experts about your payment ideas and concepts.
Together, we will develop solutions for your specific needs.

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