

The slide features a background of a modern building's interior with a grid of red and blue light beams. The text is overlaid on this background.

WIRECARD INDIA GI TECHNOLOGY / HERMES

FINANCIAL SERVICES FOR THE UNBANKED

September 2017

wirecard

KEY FIGURES

2005

Ramu and Palani establish the roots of the Great Indian Retail Group

2015

Acquisition of Hermes and GIT by Wirecard to enter the Indian market

#1

Domestic non-bank money remittance operator on IMPS

>900

Employees in 12 offices across all of India

350k

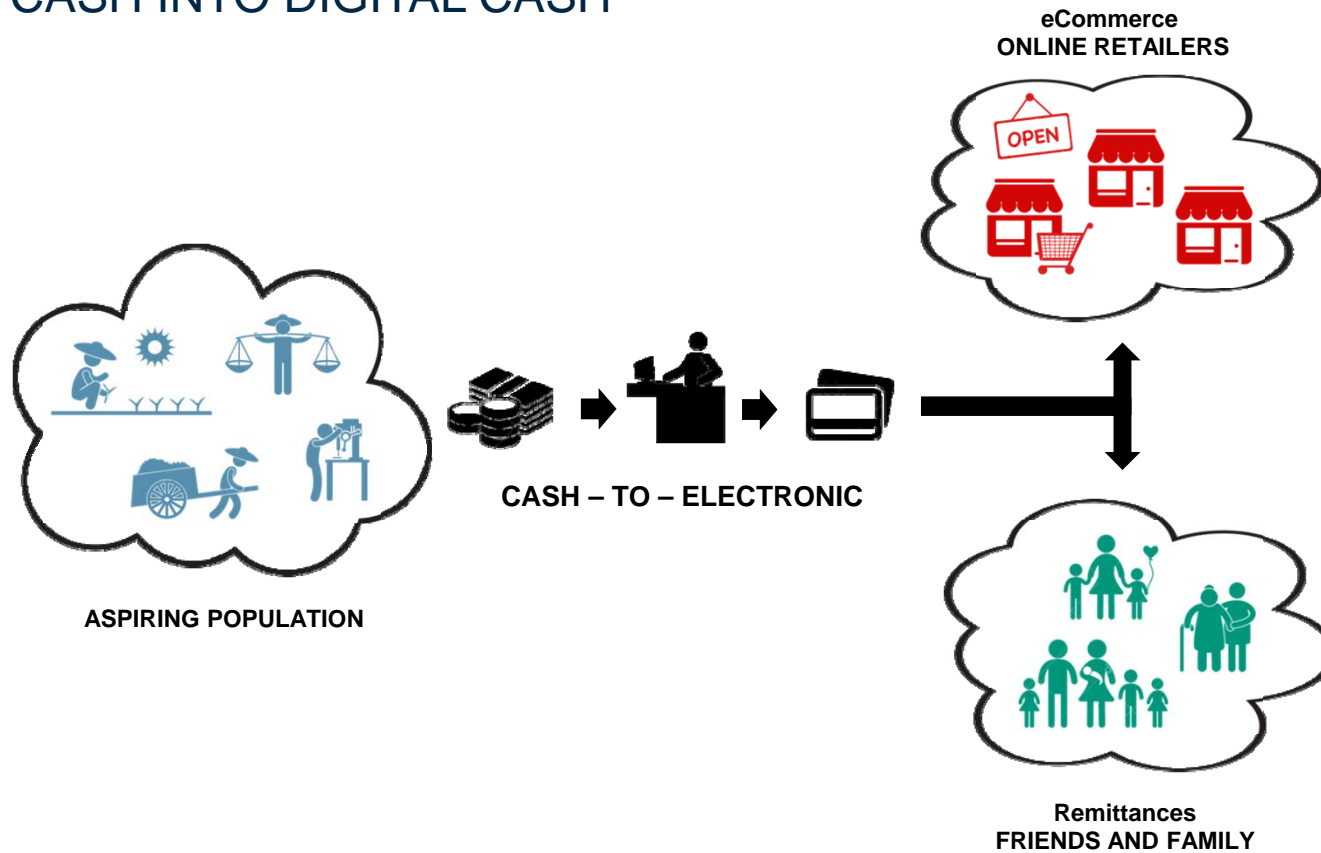
People transact with our payment instruments daily

#1

Indians No.1 retail-assisted E-Commerce Network

OUR BUSINESS

WE TURN CASH INTO DIGITAL CASH



OUR BUSINESS

INTERNET TECHNOLOGY

We operate an innovative and robust payment and services platform using low-cost and scalable internet technology.

RETAIL-ASSISTED SERVICE DELIVERY

We partner with tens of thousands of small and mid-size retailers to bring financial services within the convenient reach of millions of consumers.

- National Payments Excellence Awards 2016
- National Payments Excellence Awards 2015
- National Payments Excellence Awards 2014
- FIPS Awards - Financial Inclusion 2014

Award-winning performance

Particulars	Bank's Contribution to IMPS (₹)	Bank's Contribution to IMPS (₹)	Bank's Contribution to IMPS (₹)	Bank's Contribution to IMPS (₹)	Bank's Contribution to IMPS (₹)	Bank's Contribution to IMPS (₹)
Bank's Contribution to IMPS (₹)	1,11,17,12,000	1,11,17,12,000	1,11,17,12,000	1,11,17,12,000	1,11,17,12,000	1,11,17,12,000



The Smart Shop

Smart Shop is the primary retail brand of Hermes and used for most retail agent partners across India.

Hermes also operates some of its retail points under other brands, e.g. of partners, such as **GetMyTrip and Biyahe Ko.**

iCASH

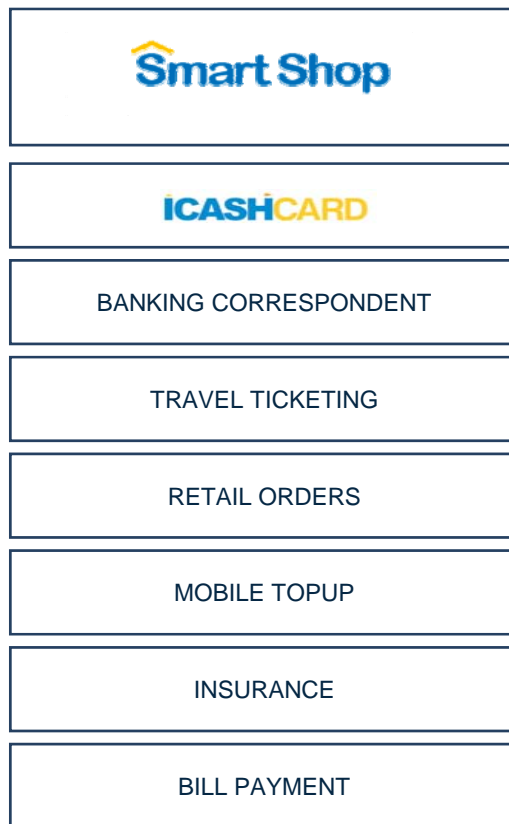
iCASH is the brand name of our RBI approved semi closed loop prepaid wallet.

Over 8 million iCASH wallets are active to date.



THE SMART SHOP CONCEPT

INDIA'S NO. 1 RETAIL ASSISTED E-COMMERCE NETWORK



HERMES SERVICE OFFERING

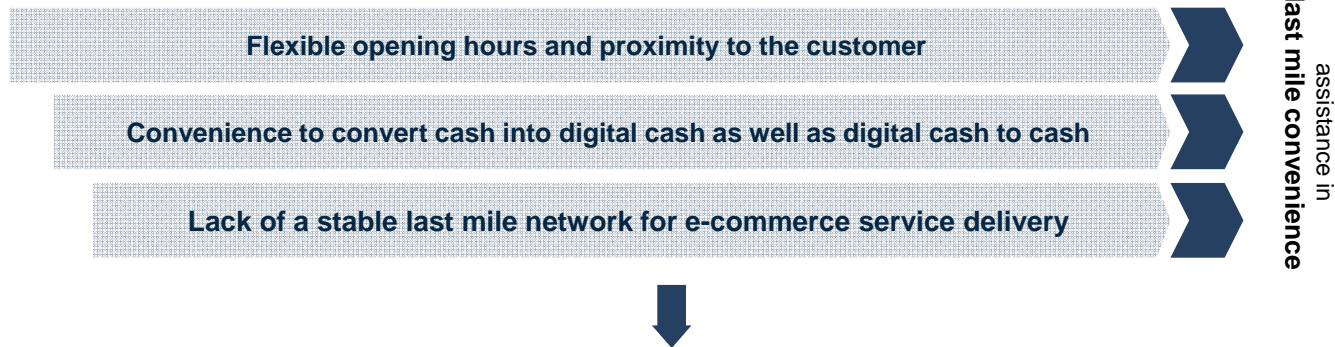
MAJOR LINES OF BUSINESS BUILT AROUND OUR NETWORK

PAYMENTS	REMITTANCE	BANKING CORRESPONDENT	M-POS / MICRO ATM
Enables cash payment for ecommerce, travel, utilities and telecommunication bills at retail points.	Enables domestic and international money transfer at retail points.	Enables banks to render certain services such as customer acquisition, deposit taking or cash withdrawal at retail points.	Enables merchants to process any bank account or bank card or mobile banking app for payments as well as small value cash disbursements (micro ATM) at retail points.
Serves people without electronic means of payment, security concerns and/or limited access to the internet.	Serves migrant workers requiring reliable and cost-efficient solution to remit funds back to their families.	Serves India's unbanked population to provide basic banking access.	Serves banked customers with digital payments & most importantly cash withdrawal facilities at retail points conveniently (Unlike long queues at ATMs post demonetization - the biggest pain point for banked customers in India today)



OUR ADVANTAGE

EVOLVING SECTOR DYNAMICS



the merits of our retail-assisted e-commerce network

- Country-wide coverage, easy accessibility and assisted service delivery in familiar environment
- Nearly as many retail touch-points operated by Hermes as all bank branches in India combined
- Stable and robust platform to roll out more ecommerce services over time
- Access to Aadhaar data base

HIGHLIGHTS

A UNIQUE POSITIONING IN INDIA

Multiple market leaderships

- Largest domestic money remittance network on IMPS
- iCASH Card nr. 1 non-bank payment instrument on railway website
- Ranks amongst the top payment networks for travel (airlines, buses, etc.)



STRATEGIC LICENSES

GI Technology (GIT) has Licenses, Permissions, Agreements and Certifications in place for

- Scale up foreign inward remittance (MTSS license received)



- Licenses, Agreement and Certifications in place to issue semi closed and open loop wallets cum cards (Rupay)



- Agreements in place to launch the prestigious bill payment services



GIT AND WESTERN UNION (WU) PARTNERSHIP ENVISAGED

- GIT as a partner to offer WU's cash remittance payout product
- Roll-out WU services through Hermes' SmartShop and GetMyTrip locations across the country
- Use GIT's iCASH Issuing Platform to convert cash received via WU into digital money



HERMES AND BIJLIPAY (BIJLI) PARTNERSHIP IN PLACE

- Appointment of Hermes as Distribution Partner for Bijlipay
- Roll out micro ATM or Cash Out Services
- Roll out mPOS to our contracted agents across India



WIRECARD INTERNET PAYMENT GATEWAY

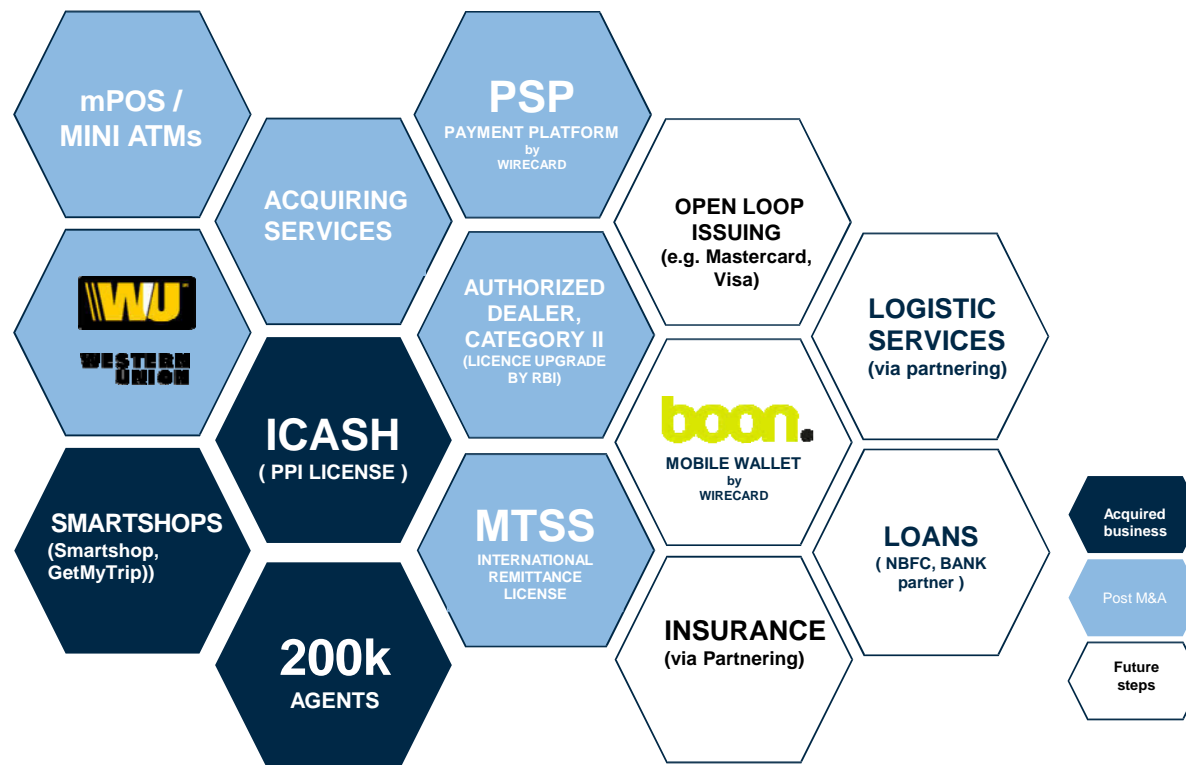
PRODUCT UNDER DEVELOPMENT FOR INDIA

- Acquiring license agreement in place to launch Wirecard payment gateway
- Technology under development
- First partnerships signed
- Create a true omni-channel offering for our clients
 - Advanced eCommerce payment technology
 - ePOS and mPOS suite
 - 360 data analytics suits based on AI capabilities to manage consumer interaction and risk



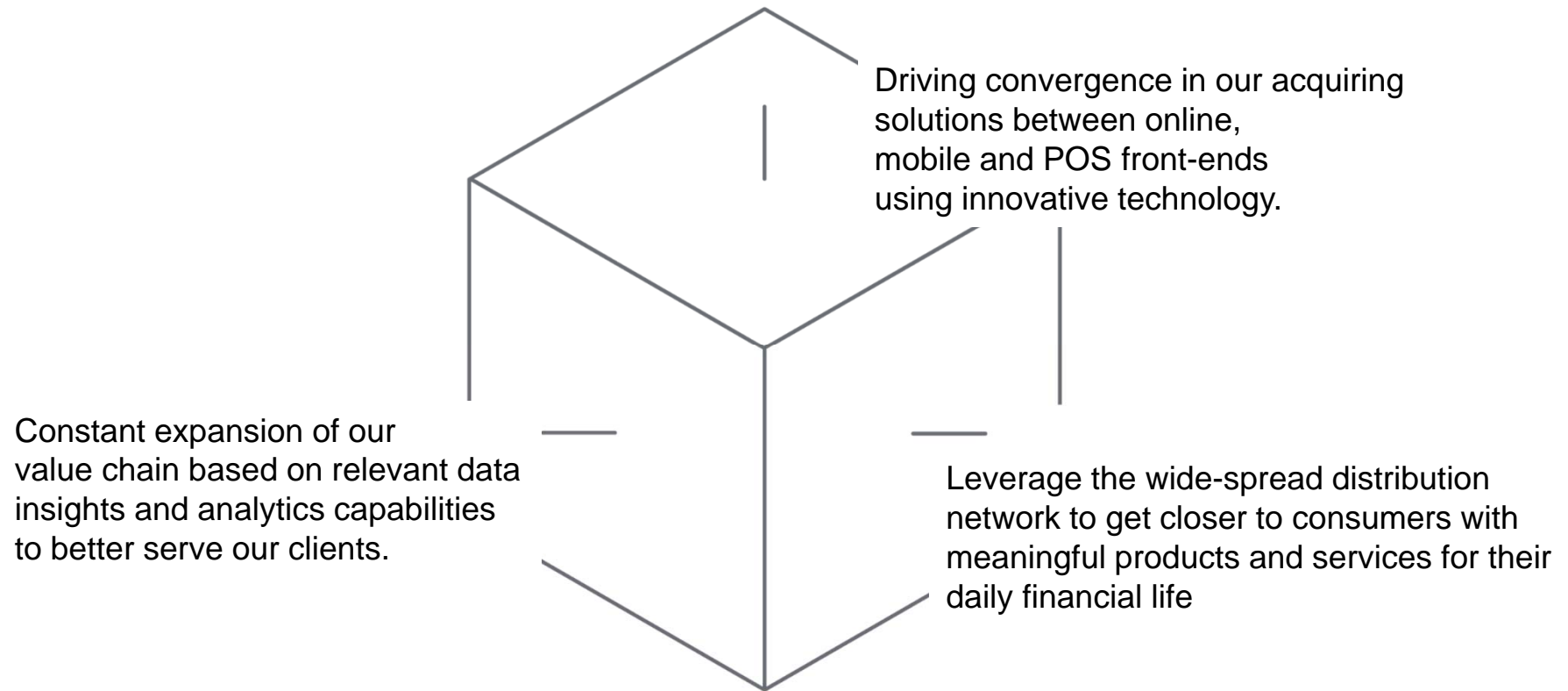
PRODUCT AND SERVICE PORTFOLIO

OFFERING FINANCIAL WELLNESS TO OUR CONSUMERS



STRATEGIC OUTLOOK

THREE BUILDING BLOCKS WILL BE CRITICAL FOR SUCCESS



**THANK YOU
FOR YOUR ATTENTION**

wirecard