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#### PRESS RELEASE

# Wirecard Bank provides credit card acceptance for Diners Club® and Discover

Added value for merchants: even more payment types available now via the Wirecard platform

Grasbrunn/ Munich, May 7, 2010; With immediate effect, Wirecard Bank AG also is a licensed acquirer for the credit cards Diners Club<sup>®</sup> and Discover. An agreement to that effect was signed with Diners Club International<sup>®</sup>, a business division of Discover Financial Services.

The agreement comprises the acceptance as well as processing and settlement of the two credit card brands. Diners Club and Discover cardmembers soon will have the ability to use their cards in markets where Wirecard has a presence, in key European countries (Belgium, Germany, France, United Kingdom, Ireland, Luxembourg, Switzerland and the Netherlands) as well as in the growth market of Asia (China, Hong Kong, Taiwan, Vietnam, Thailand and India). From the outset, twelve settlement currencies will be processed (AUD, CAD, CHF, DKK, EUR, GBP, JPY, NOK, SEK, SGD, USD, ZAR).

This extended service will be particularly beneficial to providers operating with a global reach, such as airlines and tourism operators as well as merchants in eCommerce/mail-order trade and in brick & mortar businesses.

"Our existing portfolio is now being extended to include two of the world's most renowned credit card brands. This is a key step especially in view of our expansion in Asia," says Thomas Käppner, Head of Acquiring and Chief Representative of Wirecard Bank.

"Diners Club International is an integral part of Discover's global payments strategy, and we are committed to our goal of expanding our global footprint. This agreement with Wirecard, a leader in the CNP space, is an important step in reaching merchants across Europe and Asia as we make progress on this initiative," said Gerry Wagner, Executive Vice President of International Acceptance at Diners Club International.

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#### **About Diners Club International:**

Diners Club International is owned by Discover Financial Services (NYSE: DFS), a leading credit card issuer and electronic payment services company. Established in 1950, Diners Club International became the first multi-purpose charge card in the world, launching a financial revolution in how consumers and companies pay for products and services. Today, Diners Club is a globally recognized brand serving the payment needs of select and affluent consumers as well as providing corporations and small business owners with a complete array of expense management solutions. With acceptance in more than 185 countries and territories, millions of merchant locations and access to over 675,000 cash access locations and ATMs, Diners Club is uniquely qualified to serve its cardmembers all over the world. For more information, visit www.dinersclub.com.

### **About Discover:**

Discover Financial Services (NYSE: DFS) is a direct banking and payment services company with one of the most recognized brands in U.S. financial services. Since its inception in 1986, the company has become one of the largest card issuers in the United States. The company operates the Discover card, America's cash rewards pioneer, and offers personal and student loans, online savings accounts, certificates of deposit and money market accounts through its Discover Bank subsidiary. Its payment businesses consist of Discover Network, with millions of merchant and cash access locations; PULSE, one of the nation's leading ATM/debit networks; and Diners Club International, a global payments network with acceptance in more than 185 countries and territories. For more information, visit www.discoverfinancial.com.

## **About Wirecard:**

Wirecard AG is one of the leading international providers of electronic payment and risk management solutions. Worldwide, the Wirecard Group supports over 11,000 companies from many and various industry segments in automating their payment processes and minimizing cases of default. Wirecard Bank AG is a Principal Member of Visa, MasterCard and JCB and operates as a credit card acquirer in more than 69 countries around the world, involving over 100 transaction currencies and 15 payout currencies. Part of the Wirecard Group, Wirecard Bank provides innovative solutions in the fields of corporate banking, prepaid and co-branded cards, along with account products for both business and private customers. Wirecard AG is listed on the Frankfurt Securities Exchange (TecDAX, ISIN DE0007472060, WDI).

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