



Munich/Grasbrunn, June 25 2008

Wirecard and Experian to offer joint risk management services in Europe

Wirecard, one of the leading international providers of electronic payment and risk management solutions, and Experian, the global information services company, today announced a strategic alliance to create a unique product to provide risk management support to the rapidly growing European Internet payment market.

The new product, hosted by Wirecard, gives clients access to sophisticated analytics, modelling and simulation technology at the point at which they make decisions on their customers. Fully integrated into Wirecard's payment platform, the new service will help clients to increase the speed and quality of their decision-making during order acceptance and reduce their exposure to Internet fraud.

The service leverages the benefits of Experian's industry-leading Strategy Management tool in an outsourcing operating model - extending the benefits of advanced decision management propositions to thousands of small and medium sized companies, whilst also supporting large enterprises.

Backed by Experian's industry leading consulting and analytics expertise and Wirecard's leading position in the European Internet payment market, the alliance will introduce a series of jointly developed industry-specific scoring models to improve the performance of risk management and fraud protection for Internet businesses.

"Our strategic alliance combines the unique expertise of both companies and allows us to bring our flexible and modular solutions as outsourced risk management services to new customer segments," said Elio Vitucci, MD, Experian's Decision Analytics division. "The European e-commerce market is estimated to grow by 20-25% for the next 3-4 years, according to Jupiter Research. Our decision to partner with Wirecard was driven by their leading position in the European Internet payment market as well as their extensive experience in outsourcing operating models."

Rüdiger Trautmann, COO, Wirecard AG, said: "With Experian's 25 years experience in providing analytics and risk decisioning solutions to the global market place, our strategic alliance allows us to add a whole range of new capabilities to our current product offering and to offer enterprises jointly-developed industry-specific scoring models."

For further information on the press release please contact:

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About Experian

Experian[®] is a global leader in providing information, analytical and marketing services to organisations and consumers to help manage the risk and reward of commercial and financial decisions.

Combining its unique information tools and deep understanding of individuals, markets and economies, Experian partners with organisations around the world to establish and strengthen customer relationships and provide their businesses with competitive advantage.

For consumers, Experian delivers critical information that enables them to make financial and purchasing decisions with greater control and confidence. Clients include organisations from financial

services, retail and catalogue, telecommunications, utilities, media, insurance, automotive, leisure, e-commerce, manufacturing, property and government sectors.

Experian Group Limited is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. It has corporate headquarters in Dublin, Ireland, and operational headquarters in Costa Mesa, California and Nottingham, UK. Experian employs approximately 15,500 people in 38 countries worldwide, supporting clients in over 65 countries around the world. Continuing sales for the year ended 31 March 2008 were \$4,059m (£2,020m / €2,858m)

For more information, visit the Group's website on www.experiangroup.com.

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About Experian Decision Analytics

Decision Analytics is the international division of Experian specialized in providing credit risk and fraud management consulting services and products. Over more than 30 years, it has developed its best practice analytical, consulting and product capabilities to support organisations to manage and optimise risk; prevent, detect and reduce fraud; meet regulatory obligations; and gain operational efficiencies throughout the customer relationship. With clients in more than 60 countries and offices in more than 30, the decision Analytics Division of Experian delivers experience and expertise developed from working with national and international organisations around the world across a wide range of industries and business size.

For more information, visit the company's website on www.experian-da.com.

About Wirecard

Wirecard AG is one of the leading international providers of electronic payment and risk management solutions. Worldwide, Wirecard supports over 9,000 companies from many and various industry segments in automating their payment processes and minimizing cases of default. Wirecard Bank AG provides account and credit card services both for business and private customers and is a Principal Member of VISA, MasterCard and JCB. The Internet payment service Wirecard enables consumers to make secure payments at millions of MasterCard acceptance outlets worldwide. In addition, registered users can send or receive money orders to each other on a real-time basis. Wirecard AG is listed on the Frankfurt Securities Exchange (TecDAX, ISIN DE0007472060, WDI).