

04.10.2019 – 07:30 Uhr

Wirecard and Libra Internet Bank team up with Rakuten Viber to bring instant messenger payments to millions of Eastern European consumers

Aschheim (Munich) (ots) -

- New "Moneytou - powered by Mastercard" service will run on the Rakuten Viber messenger app, which boasts over one billion users worldwide
- Wirecard will process all card transactions within the app, ensuring a seamless user experience
- The service will quickly roll-out across Eastern European markets targeting 25 million users in the first phase

Wirecard, the global innovation leader for digital financial technology, is working with Rakuten Viber and its partner NeoPay to launch a new money transfer service for users of Viber, the secure instant messaging app. With Moneytou - powered by Mastercard, users will be able to quickly and securely send money to each other via the popular messaging app, which has over one billion users worldwide. Wirecard will process these peer-to-peer (P2P) transactions made with payment cards linked to the Moneytou service, with Libra Internet Bank acting as the local acquirer. After the upcoming launch in Hungary, the service will quickly roll-out across other Eastern European markets targeting 25 million users in the first phase.

Today's digitally savvy consumers increasingly crave the ability to make payments quickly and easily in a wide variety of ways: whether that is via traditional card products or through payment apps. P2P payment services such as Moneytou have rocketed in popularity in recent years. Recent research by Early Warning Services suggested that three quarters (75%) of millennials and over two-thirds (69%) of Gen Xers have used P2P as a method to send or receive money from businesses, family or friends. According to eMarketer, over \$200 billion is expected to flow through P2P payment methods next year in the US alone.

Speed is of the essence in today's digitally transformed society. With Moneytou, the transferred funds will appear in the recipient's balance almost instantaneously, allowing them to be spent by card or withdrawn in cash. Further, to ensure a smooth and user-friendly experience, customers can register multiple cards within the Viber app. All transactions between users are processed by Wirecard.

"Rakuten Viber messaging is extremely popular, with the service now boasting over one billion registered users worldwide," explains Utku Ogrendil, Regional Managing Director of Wirecard. "For some time, users have used the app to share photos and videos. The ability to also share funds was the next logical step and we are proud to be one of the launch partners for this new service. Whether wanting to split a restaurant bill, collect money for a joint wedding gift or giving a child their pocket money, it can be done by just a few clicks."

"Our mission has always been to bring valuable solutions to users. We're happy to announce the launch of Moneytou - coming soon in collaboration with companies such as Mastercard, NeoPay and Wirecard. By using Wirecard's card processing expertise and technical support, we will be able to ensure a smooth, hassle-free experience for users wanting to instantly transfer funds to friends and family via Viber. We are excited to roll this out to a larger list of markets by the end of the year," comments Cristina Constandache, Chief Revenue Officer at Rakuten Viber.

"It's really exciting to be part of this project with Wirecard and to contribute to a unique payment solution that has the potential to be a winner in the entire region. This kind of partnership is perfectly suited to our organization, as we are highly customer oriented, agile and digital intensive," said Emil Bituleanu, CEO of Libra Internet Bank.

To transfer funds to family or friends, users will simply tap a separate Moneytou icon within the Rakuten Viber messaging app without the need for lengthy bank account numbers or sort codes. Users will be able to send up to 125,000 HUF a month, and up to 780,000 HUF a year.

Rakuten Viber is a free, fast and secure messaging and calling application available on Android, iPhone and iPad, Microsoft Windows, MacOS and Linux. Over 1 billion users worldwide use Viber to communicate with their loved ones through high-quality audio and video calls, messaging, and much more. All Viber calls and chats are protected by built-in end-to-end encryption, so you can be sure that your conversations are always secure. Viber also provides a paid international landline and mobile calling service called Viber Out to reach anyone, even if they don't have Viber.

About Wirecard:

Wirecard (GER:WDI) is one of the world's fastest growing digital platforms in the area of financial commerce. We provide both business customers and consumers with a constantly expanding ecosystem of real-time value-added services built around innovative digital payments by using an integrated B2B2C approach. This ecosystem concentrates on the areas payment & risk, retail & transaction banking, loyalty & couponing, data analytics & conversion rate enhancement in all sales channels (online,

mobile, ePOS). Wirecard operates regulated financial institutions in several key markets and holds issuing and acquiring licenses from all major payment and card networks. Wirecard AG is listed on the Frankfurt Stock Exchange (DAX and TecDAX, ISIN DE0007472060). Visit us on www.wirecard.com, follow us on Twitter @wirecard and on Facebook @wirecardgroup.

About Rakuten Viber:

At Rakuten Viber, we connect people. No matter who they are, or where they are from. Our global user base has access to a range of features like one-on-one chats, video calls, group messaging, and updates and discussions with their favorite brands and celebrities. We ensure our users have a secure and free environment to share their emotions. Rakuten Viber is part of Rakuten Inc., a world leader in e-commerce and financial services. It is the official communication channel of FC Barcelona, and the official instant messaging and calling app partner of the Golden State Warriors. Join Viber today and enjoy the world's best communication experience.

About Libra Bank:

Libra Internet Bank, part of the American investment group New Century Holdings (NCH), is one of the fastest growing banks in the CEE region and it has been recognized as the Most Innovative Bank in Romania in 2018. The bank collaborates closely with various fintechs to implement creative solutions in Central and Eastern European region.

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