



 **about payment**



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Opportunities. Applications. Payment trans-  
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**The company offering convenience creates a world of values.**

Gifts and barter trade. The foundation of commerce. We are used to obtaining more and more. Functions, opportunities, applications. Clear-cut payment transactions are a matter of course. Additional perks are the decisive criteria. Smart cards direct money flows. More. Value. They direct our lives.

**Values**

Money (in cash) talks? An idea of the past. The financial truth lies in plastic cards. Intelligent chips. In the rapid flow of electronic payment transactions. In additional functions, extending far beyond the simple act of payment. Austria Card has been directing the flow of values for more than 20 years. Sustainably. As leading supplier.

**The history of money**

Is the magnetic stripe paving the way? To our wallets. More intelligent smart card technology (EMV standard) is succeeding it. The percentage of cash in our wallets is dwindling. Continuous development of the chip card, always two steps ahead. Austria Card provides security, convenience and speed.



### **Universal genius**

The chip card – merely a barter object? Much more!  
Mission statement: a “piece of plastic” designed according to the customer’s specifications. Service provided in return: enhanced ease of transactions. Payment “à la Card”. Cash from the ATM. Pocket money on hand thanks to electronic wallets. Data collection for a customer relations program. Service performance leads to enhanced customer advantages. Security provided by identification and access control. Prospects? Infinite potential. Thanks to Austria Card.

### **Comprehensive solutions**

Payment transactions are becoming more complex? One company has an overview. One company has a grip on things. A firm grip. For many years now. Consulting and personalized product development. Software development and card production. Card design and marketing. A cyclical process. On a mutual path together with the customer. Austria Card, the service provider of your choice.

### **Individuality**

Chip card individuality? As independent as their owners. (According to the EMV standard) the cards are tailored to individual needs with bit-precise accuracy. ACOS makes this possible: a chip card operating system that allows for software optimization of the Smart Card debit and credit functions while the cards are out in the field. Experience and quality control by Austria Card – it pays.





### **Security**

No complex development can be done without safe-guarding the details. Austria Card develops its software in-house. Furthermore, it integrates lots of know-how in the security of its payment and customer cards.

### **Customized**

Solutions focusing on our customers and on our customers' customers.

### **Prospects**

- > EMV Debit & Credit for Diners Club, MasterCard and Visa Cards
- > International and domestic Debit & Credit applications
- > Electronic wallets
- > Contactless payments
- > Access control
- > Increasing customer loyalty
- > Personalization
- > Wireless payments





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