



## **Press Release**

# **AUSTRIACARD Achieves World-First Published Visa 3.1 Approval for Next-Generation Payment Smart Card OS**

*AUSTRIACARD advances the future of payments with Visa 3.1, Mastercard ECOS and post-quantum-ready security architecture — reinforcing its evolution from secure card manufacturer into a globally relevant payment technology innovator.*

**Vienna, 7 July 2026:** AUSTRIACARD HOLDINGS AG today announced a major technological milestone: its latest smart card OS is among the first globally to enable the latest Visa Inc. 3.1 VIS and VCPS specifications, including advanced AES and ECC cryptography, with simultaneous support for the new Mastercard Incorporated ECOS standard. The public Visa approval marks a global first, underscoring AUSTRIACARD's ability to deliver cutting-edge payment technology ahead of the market.

### **A Major Technological and Strategic Milestone**

This achievement confirms AUSTRIACARD's advanced in-house OS and cryptographic expertise and positions the company among a very limited number of global players capable of supporting the industry's newest payment architectures. The platform was designed not only for current compliance requirements, but also for long-term crypto agility and future security evolution, including readiness for post-quantum migration strategies. It opens access to next-generation issuer and fintech programs, international payment tenders, high-security deployments, and customers preparing for future cryptographic transitions.

### **A Future-Ready Platform for Banks, Issuers, and Fintechs**

For banks, issuers, and fintechs, this means access to a truly future-ready payment platform combining support for Visa 3.1 VIS and VCPS, Mastercard ECOS, advanced AES and ECC cryptography for the new EMVCo Contactless Kernel C8, and AES support for legacy payment environments. Customers benefit from stronger security, simplified future migration paths, and reduced technology obsolescence risk.

The introduction of modern cryptography marks an important transition point for the payments industry. Financial institutions are increasingly looking for partners that can support both current compliance and future transformation — and AUSTRIACARD's solution directly addresses these goals. For cardholders, the experience remains seamless and intuitive, while every transaction benefits from a platform designed for the future of digital payments.

### **Strengthening Global Market Position**

This achievement reinforces AUSTRIACARD as an innovation-driven global payment technology company with deep expertise in secure payment operating systems and advanced cryptography. The world-first public Visa approval — verifiable at Visa's Digital Partner Services portal — alongside



support for both Visa 3.1 and Mastercard ECOS, signals that AUSTRIACARD can compete at the highest international level in payment innovation and actively shape the future of secure digital payments.

**Mohamed Chemloul, Group CTO, AUSTRIACARD HOLDINGS** said:

“This is not simply about certification — it is about technological leadership, future readiness, and global relevance. Being the first in the world to achieve a publicly listed Visa 3.1 approval is a defining moment for AUSTRIACARD, validating years of investment in advanced cryptography and in-house OS development. It is proof that we have the expertise and ambition to compete at the highest international level — and for our clients, banks, issuers, and fintechs, it means a trusted partner that is not only compliant today, but architected for what comes next.”

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## **ABOUT AUSTRIACARD HOLDINGS AG**

AUSTRIACARD HOLDINGS AG leverages over 130 years of experience in information management, printing, and communications to deliver secure and transparent experiences for its customers. They offer a comprehensive suite of products and services, including payment solutions, identification solutions, smart cards, card personalization, digitization solutions, and secure data management. ACAG employs a global workforce of 2,360 people and is publicly traded on both the Euronext Athens and Vienna Stock Exchanges under the symbol ACAG.

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