



Press Release

AUSTRIACARD Delivers First Jaywan Payment Cards for Wio Bank in the UAE

Vienna, September 23, 2026: AUSTRIACARD HOLDINGS has produced and delivered the first Jaywan payment cards for Wio Bank PJSC, supporting the continued expansion of the UAE's domestic card scheme and strengthening the country's payments infrastructure.

Launched by Al Etihad Payments under the Central Bank of the UAE's National Payment Systems Strategy, Jaywan is the UAE's domestic card scheme, built to enhance the resilience, efficiency and sovereignty of the country's payments infrastructure — part of the UAE's broader vision to advance digital payments and strengthen its national financial ecosystem.

The cards were manufactured at AUSTRIACARD's Bucharest production facility and combine the company's secure payment card manufacturing expertise with Wio Bank's digital-first banking platform, giving Wio customers access to payment products issued under the Jaywan scheme.

The milestone extends AUSTRIACARD's support for financial institutions participating in the UAE's national payments ecosystem, reflecting the company's commitment to secure, high-quality payment solutions and marking a further step in its growth across the Gulf region — and in the shared ambition of AUSTRIACARD and Wio Bank to build a resilient, efficient, locally anchored payments landscape in the UAE.

Burak Bilge, EVP Türkiye, Middle East and Africa, AUSTRIACARD HOLDINGS, said:

"National card schemes are becoming a defining feature of payments across the Middle East and Africa and supporting them is a strategic priority for AUSTRIACARD. Adding Jaywan to the portfolio that already spans international and domestic schemes strengthens what we can offer every issuer we serve. We are pleased to take this step with Wio Bank, the UAE's first platform bank and one of the region's fastest-growing digital banks, and we look forward to contributing to the growth of Jaywan and the wider UAE card market."

Prateek Vahie, Chief Commercial Officer at Wio Bank said:

"At Wio Bank, our focus is on giving customers seamless access to the payment infrastructure that matters most to them. Partnering with AUSTRIACARD to bring Jaywan-issued cards to our customers reflects our commitment to the UAE's national payments strategy, and it's another step in building the kind of digital-first banking experience our customers expect."

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About Wio Bank PJSC:

Wio Bank PJSC is the UAE's leading financial platform, reimagining banking for individuals and businesses. Headquartered in Abu Dhabi and fully regulated by the Central Bank of the UAE, Wio is



backed by ADQ, Alpha Dhabi Holding, e& and First Abu Dhabi Bank. By combining advanced technology with a human-centric approach, Wio delivers seamless, personalised financial solutions.

For personal banking, Wio offers smart tools and insights to help individuals and families take control of their finances, enabling them to save, spend and grow with ease. For businesses, Wio provides entrepreneurs and SMEs with a comprehensive digital platform designed to streamline operations, unlock growth opportunities and simplify financial management.

Wio is redefining the banking landscape as a market leader in Banking-as-a-Service (BaaS) and embedded finance, delivering innovative solutions that empower people, businesses, and communities with the infrastructure they need to access long-term wealth creation.

Wio Bank has been widely recognised through regional and international industry awards and rankings, including Forbes Middle East, Fast Company Middle East and Finance Middle East.

For more information, visit www.wio.io.

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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