

Payment Solutions Proven by Time



PAYMENT

GOVERNMENT
PUBLIC TRANSPORT
ENTERPRISE
RETAIL

Discover a Service Tailored to Your Needs

Issuing payment cards is a complex process. It requires not only a well-matched system and synchronisation of hardware and software elements, operating system and applications, but also a data generation system and personalisation solutions. Our experts start by analyzing your specific situation and the requirements of your payment project. In partnership with you, we develop a service tailored to your needs. You know what you want; we know what you need and we know how to achieve it.



The Overall Package for Your Requirements

Consulting and project management

Years of experience in projects have taught us what our clients need. Our skilled project management team can guide you through the process of implementing your payment card solution – from the first steps of analyzing the requirements to the finish, when the brand new cards are launched and the standard issuing process starts. Austria Card's project experts will evaluate the systems. Each project has its special aspects. If more parties are involved, our detailed specifications of interfaces make sure all elements fit together smoothly. Also personalisation is an important issue. Our project managers make sure you get the perfect personalisation solution for payment cards.

Smart card design

We understand your smart card as the representation of your organisation. It has to provide utmost security and proper functionality combined with an appealing design. Our card designers skilfully include a well-balanced mix of design features in your card design which creates a unique and payment-association-compliant smart card.

Chip operating systems

The operating system is the heart of your smart cards. At Austria Card, we know it is essential to have the right heart in place. Therefore, Austria Card offers native as well as open operating systems.

ACOS, Austria Card's native operating system, is available for contact-based, contactless and Dual Interface solutions. ACOS forms a closed system and consequently offers extra security. Our in-house development team is flexible to your needs and provides customized applications and functionalities for your payment cards. All open systems contained in the payment product range guarantee absolute independence. Standardised applications ensure international compatibility and leave ample space for all kinds of adaptations.

Applications

Our applications are designed to make life easier. Payment, Loyalty, Ticketing, Public Transport or ID functionality – whatever your purpose, we provide the applications you need, customized and standardised.

Smart card production

Austria Card's high quality production process stands the test with each one of the 70 million smart cards per year. Card materials have to be chosen carefully to sustain the stress of a life cycle on the one hand and provide a broad range of applicable design features on the other hand. We help you to choose the right card material for your purpose.

Smart Solutions Not Only for Smart Cards

Smart card personalisation including key management

We use electronic and optical personalisation to make every smart card personal. You can choose from a wide range of personalisation options, whether you prefer embossing or engraving, thermotransfer printing or thermosublimation. Your personalisation option will depend on aesthetic as well as functional and security aspects. For whichever technology you opt, security is of utmost importance when handling personal data. At Austria Card, cardholder's personal information is processed under strictest security measures. Secure exchange of electronic keys guarantees the protection of cardholder data during the data transfer. Our HSM (Hardware Security Module) developed according latest security technology, encloses the data and prevents any unauthorised access.

Installation and support of personalisation systems

Austria Card is an international personalisation centre certified according MasterCard and VISA. In our personalisation centre we process smart cards for our customers worldwide.

For customer projects which require local personalisation, Austria Card offers an integrated personalisation solution. Our team provides extensive know how in implementing your personalisation system. Depending on the project scope, this can include the development of a requirement specification, implementation, installation and support.

Trusted Service Management for mobile transactions

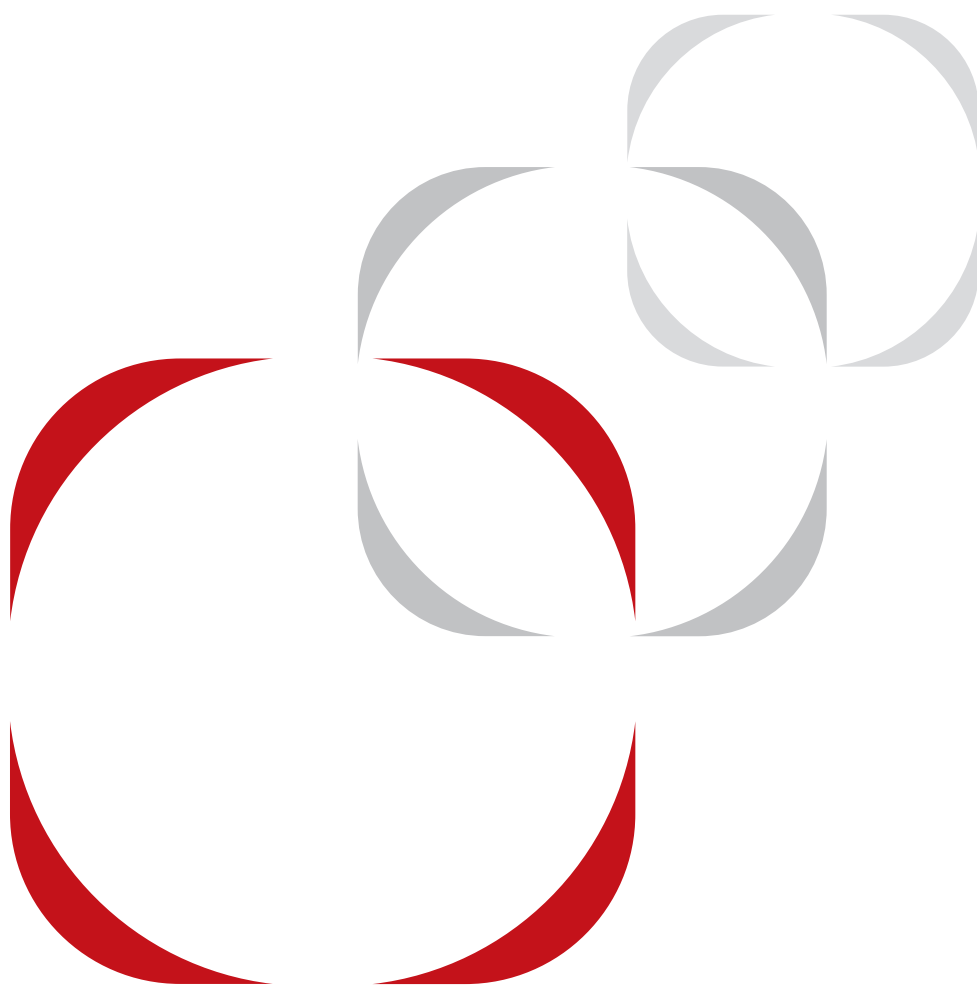
The use of a mobile phone as a means of payment is rapidly gaining acceptance and popularity. But also for mobile payment technologies security is essential. Austria Card's Trusted Service Management (TSM) increases protection by helping providers to securely distribute and manage contactless services for their customers using networks of mobile operators.

Austria Card is Growing with Latest Technologies



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Austria Card

Flexible, Innovative, Reliable, Secure and Trusted



Austria Card is a market-leading, internationally operating company in the field of smart card development, production and personalisation. At Austria Card, we combine cutting-edge technology with attention to lifestyle. In the payment card market, Austria Card is valued for being flexible, innovative, reliable, secure and trusted.

Unique Synergies, Competencies and Foundations

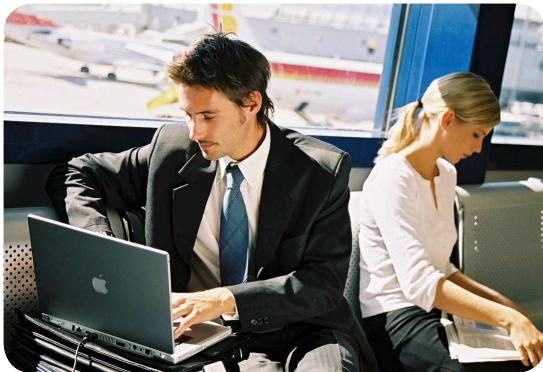
Austria Card was founded in 1984 and became a subsidiary of the Austrian National Bank ten years later. In 2008, it became a member of one of the longest running successful company groups in Europe, LYKOS. The Group, which traces its roots back to 1897, develops, produces and personalises smart cards for banks and the public sector. LYKOS has proven excellence in comprehensive print management services, statement printing, electronic bill presentation and payment

(EBPP), loyalty, direct mailing and security printing. LYKOS is the preferred partner for customers looking for end-to-end solutions.

Austria Card benefits from the dynamic growth and international presence of Inform Lykos. The combination of Austria Card and Inform Lykos creates an international company that offers a unique product mix of end-to-end services in smart cards, print and information management and business process outsourcing.

The partnership fosters Austria Card's leading position in Central and Eastern Europe (CEE). Together, we are the largest payment card and print service provider for the emerging CEE region.

Our Payment Solutions are Trusted Around the World



Meeting International Standards

In a more and more specialised world it is difficult to evaluate the characteristics of a high tech product objectively. Imprecise designations create a jungle in which the customer gets lost easily. International standards help to find the way.

Standards specify product features and enable providers to make their products compatible with other components designed according the same specification.

Austria Card's payment products and production processes not only comply with EMV specifications but also with standards of organisations like ISO or DIN.

Our secure production process is certified by MasterCard and VISA, making sure latest and highest security measures as well as quality standards are implemented.

Austria Card's Certifications

- Our operating systems comply with applicable ISO standards
- Compliance with CQM ensures highest product quality
- Austria Card's payment solutions provide a wide set of EMV functionality according to MasterCard and VISA specification



International in Orientation and Growth



An innovator since its early days, Austria Card has been the main supplier of the Austrian payment card market. A systematic development and expansion of its technological capacities has led to an export ratio, which quickly exceeded 70% of its production. Today, Austria Card is a leader in the Central and Eastern European markets. Austria Card collaborates with a dedicated network of partners around the world.

Company subsidiaries are established in Turkey and Poland. Locally based experts and service personnel ensure customer support in Azerbaijan, in South East Europe and the Middle East and North African markets. Moreover, the service bureaus of LYKOS in Greece and Romania contribute to the expansion of Austria Card's personalisation portfolio.

A Series of 'Firsts' and Innovations



A History of 'Firsts'

A series of 'firsts' and innovations place Austria Card firmly on the list of top international companies with world standards of excellence in technology, security and service.

○ Eurocheque Cards

EC cards were introduced in the Austrian market, in 1981. As a new means of payment, EC cards could be used worldwide. The card was essentially an abbreviated portable letter of credit granted by a bank to a qualified depositor in the form of a plastic card that was used in combination with a cheque.

○ First chip cards

They were produced at Austria Card's production site, in 1993. Two million chip cards were produced, mainly in collaboration with the antecedent of the German health card.

○ First payment cards made in Vienna

Austria Card introduced payment smart cards to the Austrian market in 1995. During the "Eisenstadt" project, the electronic purse application Quick was successfully piloted followed by the first European nationwide roll-out of an electronic purse system. At that time, this was not only a brave decision, but also a visionary one. Since then, Austrian debit card products have been equipped with electronic purse Quick, which has remained popular since its introduction. Austria Card not only complied with international standards, but also raised its own and the market's.

○ Austrian Dual Interface cards in Korea

Already at the turn of the millennium, South Korea decided to issue Dual Interface cards, called the Digital Pusan card. This card allowed cardholders to pay transit fares, pay taxes over the Internet and make retail store

One of the First EMV Card Rollouts in Europe



and vending machine purchases.

As one of the first transport schemes to support both contact and contactless applications, the project was seen as a catalyst in the move towards true multi-application cards.

First in-house development of the operating system ACOS, 2002

The development of a native operating system for smart cards (ACOS) by Austria Card's Research and Development Department is one of the key components for today's success: ACOS complies with the global EMV standards and leaves ample space for flexible solutions to individual customer requests. ACOS not only is the essential base for payment card EMV products, but it also offers a variety of possibilities to support many other applications and functionalities, such as Smart ID card, PKI, health card and loyalty functionality.

Among the first to gain accreditation for EMV card personalisation, 2002

Austria Card was among the first card vendors worldwide to be accredited by VISA for EMV card personalisation and EMV key management. Today, processing and handling of sensitive cardholder data is of strategic importance for Austria Card.

One of the first EMV cards in Latvia

In 2003, Austria Card delivered EMV cards to Latvia as one of the first providers in this market.

First EMV compliant card, issued by Diners Club International

In 2005, Diners Club Adriatic upgraded the level of service for all of its cardholders. As a result of consultancy and joined work, Diners Club D2C was installed successfully. Diners Club D2C card specification with two embedded chips:

Cutting-Edge Technology with Lifestyle



1. EMV compliant smart chip, which also conforms to MasterCard's M/Chip 4 specification.
 2. RFID chip compliant to ISO 14443 standard and based on Mifare® specification.
- The EMV compliant smart chip has three applications loaded:
- Diners Club credit payment application
 - Cirrus debit payment application
 - Loyalty scheme enabled for several merchants

○ **First on Polish market with massive rollout to SDA EMV cards, 2006**

○ **First large scale roll-out of Dual Interface cards produced by Austria Card issued in Germany, 2007**

Austria Card and its German partner, GNC CardServices, started production and delivery of MasterCard *PayPass*™ Dual Interface co-branded cards for Lufthansa Airplus in

cooperation with the Bayerische Landesbanken in 2007. Nearly 600,000 units were rolled out initially in 2007 and 2008 representing one of the biggest roll-outs of MasterCard *PayPass*™ Dual Interface cards worldwide at that time. Since then, over two million units have been issued.

○ **First card supplier delivering payment Dual Interface cards to Slovakia, 2008**

The first contactless transaction was made on July 31, 2008 by a holder of a bank card issued by Volksbank Slovensko in cooperation with First Data, using a MasterCard *PayPass*™ card.

○ **First payment cards in Slovakia, valid as City Card and ticket for the public transportation in Bratislava, Slovakia, 2008**

People with permanent residence in Slovakia's capital city can apply for a Bratislava City Card that can be used to purchase goods or services while qualifying for special discounts.

Early Adaptor and Promoter of Latest Technologies

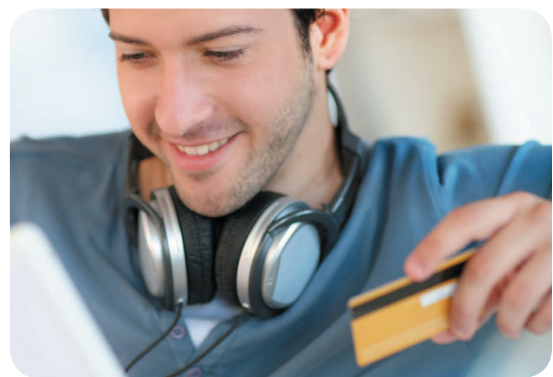


Bratislava's Cultural and Information Service is also involved in the programme and offers discounts for cultural, social and sporting events. The biggest Slovakian banks are currently part of the project and the venture is continuously expanding.

First generation of LAKS payment wristwatches supporting EMV is equipped with Austria Card's chip technology, 2008

Austria Card successfully contributed to the first generation of contactless LAKS wristwatches supporting EMV, which received official certification approval from MasterCard International. The chip technology used for these LAKS watches was developed in Austria Card's Research and Development Department according to MasterCard *PayPass*™ M/Chip specification.

After exhibiting the prototype at the CARTES event in Paris in 2008 (our industry's most prominent fair), the market feedback was



overwhelming. Dubai based Emirates Bank and Turkish Vakif Bank were then the first in the world to order and roll-out this innovative product. Austria Card was granted the Elan 2009 award by the International Card Manufacturers Association ICMA in the category "Best Vendor, New Products" for the Smart Transaction Watch 2.

First prize: EMV based transportation and city card solution implemented for Bank Asya in 2008

Bank Asya's DIT PrePaid produced by Austria Card has been awarded plenty of times, since its launch in 2008. Among the awards was VISA Europe Member Awards 2009 Winner, "Best Cash Displacement Initiative" Cards & Payments Awards 2009 Winner, "Best Credit Card Program Launch". Bank Asya has issued this multi-functional contactless PrePaid product by means of instant issuing solution available at more than 200 branches.

New Markets and Customer-friendly Solutions



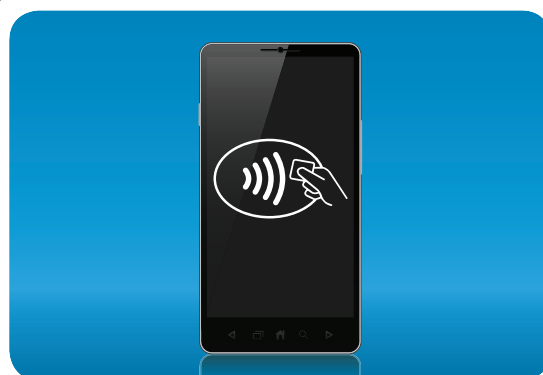
The product was the first operating EMV based transportation and city card solution “featuring” functionality, such as Dual Interface payment, CAP/DPA, ticket calculation, loyalty campaign support, EMV top-up via internet, EMV scripting and city card support.

○ **First card supplier delivering volumes of MasterCard PayPass™ Dual Interface cards in Russia, 2010**

In 2010, Austria Card delivered EMV Dual Interface payment cards to the biggest country in the world. With this step, Austria Card continued its pioneering work, which allows it to be more flexible and faster than any other technology provider. Equipped with this technology clients in Russia can perform payment transactions either contact-based or contactless.

○ **First class technology on stage, 2012**

In April 2012, Banca Comerciala Româna (BCR), a longstanding client, won the

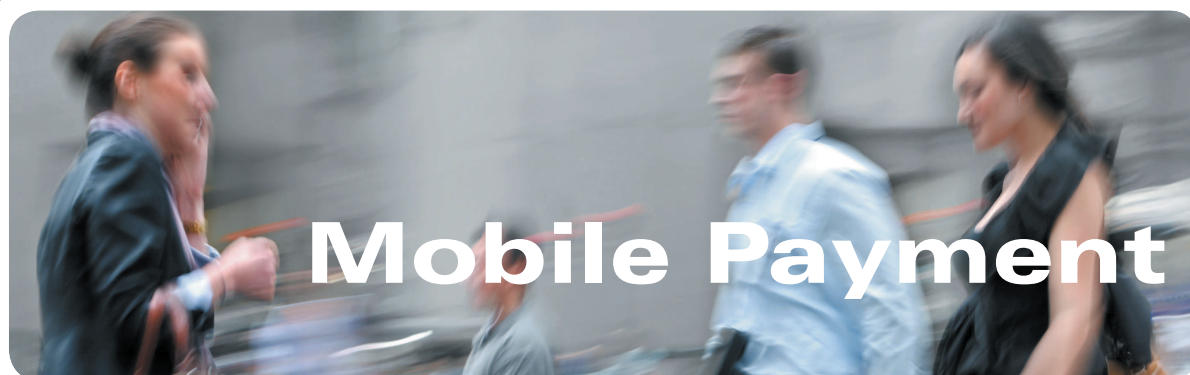


Contactless Mobile Award. The Contactless Intelligence award in the category “Transportation and Ticketing” is given to the company excelling not only in implementation of contactless technology, but also for providing the product to a wide-range of consumers. In 2006, the Bucharest transport operator, RATB, launched its contactless travel card. Based on this innovation, Banca Comerciala Româna (BCR) partnered with RATB to create the Zambet BCR card, a Dual Interface card, which utilizes a VISA payWave™ application as well as a Mifare® Classic transport application.

○ **First provider in Czech Republic, new and secure PIN over SMS Service goes live, 2012**

In contrast to common PIN over SMS Services without additional security features on the market, Austria Card developed a highly secure distribution method, which uses two factor authentication.

Mobile Phones – A Fast Means of Payment



The SMS gateway is hosted by Austria Card and can be connected directly to either national mobile network operators or SMS mass aggregators. To add another first, in June 2012, Austria Card was the first provider of this system in Slovakia.

Austria Card provides NFC adaptor for smartphones certified by VISA, 2012

With Austria Card's contribution, Ceska Sportelna, Member of Erste Group, entered a new payment evolution based on mobile VISA payWave™ application.

Payment by an NFC capable smartphone is available at all points of sale supporting VISA payWave™. NFC enabled smartphone users only need to download the accompanying Mobile Payment Card application from the online store. The VISA certified add-on device features an antenna and the necessary Secure Element, in which the mobile VISA application is securely

personalised and ready for immediate usage.

Austria Card launches ACE SEM Secure Element Management, 2012

New payment technologies bring along new requirements. By utilizing Near Field Communication, the mobile phone becomes a fast and convenient means of payment. Additionally, it allows functionalities like purchasing of e-tickets, access control, or participation in bonus programmes.

To ensure that the cardholder only benefits from this new technology, Austria Card launches ACE SEM. ACE SEM manages sensitive data provisioned over-the-air and ensures highest security.

Green card material, invented in 2013

Carefully studying nature, our inhouse research team developed an innovative card material based on wooden residues.

Austria Card – read the future



Austria Card reads the future

Austria Card's history of 'firsts' demonstrates the company's role as an early adaptor and promoter of the latest technologies.

Austria Card's three arc logo symbolises the three following technological leaps.

- 1** The first leap marks the beginning of the card industry when payment was no longer dominated by cash. Cards were used in combination with paper cheques. Their main purpose was authentication.
- 2** The second technological leap was the introduction of smart cards. This technology opened the door for innovations in payment methods, identification systems and loyalty applications.
- 3** The third and most recent leap creates even more room for innovation: contactless

solutions are implemented both in cards as well as in other form factors.

From the very beginning, our inhouse Research and Development team has had its finger on the pulse of time. Austria Card implements the latest technologies in its products and makes them available for daily use.

Once again, in these days, the industry goes through the next change. This time, it is the transition from card to mobile payment.

Austria Card is growing.

Let us show you what we can do for you.



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