

All about Austria Card

Flexibility and Long-Standing Stability

Austria Card is a market-leading and internationally operating company in the field of smart card development, -production and -personalisation.

In 2008, Austria Card joined forces with the Greek based Inform P. Lykos SA. The Lykos Group with its headquarter in Athens is specialised in Information and Print Management. With the acquisition of 85 % of Austria Card's share capital by Inform Lykos – 15 % remain with the Oesterreichische Nationalbank (OeNB) – Austria Card benefits from the dynamic growth of Inform Lykos and the stability of the OeNB. Austria Card is established as a limited liability company and the head office is registered in Vienna.

The development of a proprietary operating system for smart cards (ACOS) in Austria Card's in-



house Research and Development Department is one of the components for today's success: ACOS complies with the global EMV standards and leaves ample space for flexible solutions to individual customer requests.

The combination of Inform Lykos and Austria Card creates the only 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 new partnership fosters Austria Card's strategy and its leading position in Central and Eastern Europe. Together we will become the largest payment card and print service provider for the emerging CEE region.

Focus On Core Competencies

Austria Card concentrates on two main operating areas: Secure Payment Transactions and Identification. The company has further developed its solution competence for complex and international projects. Service execution has been designed for best-in-class delivery times.

Austria Card has developed and established several chip operating systems and applications according to the global EMV-standards to supply the payment card market. In the field of secure identification, Austria Card can refer to various references. Besides of the Austrian national ID card, numerous international clients count on Austria Card's technology and reliability.

International Orientation and Growth

In the early days, Austria Card's main focus had been the supply of the domestic Austrian payment card market. Following a continuous internationalisation, the export ratio has already exceeded 70 %. Nowadays, Austria Card operates primarily on the Central and Eastern European markets, in Scandinavia and the Middle East. With almost 44 mio. payment cards produced in year 2007, Austria Card ranks among the leading European payment card manufacturers.

Austria Card relies on a network of partners and selling agencies around the world: Company subsidiaries are established in Turkey and Poland. Locally based employees and agents ensure customer support in Azerbaijan, Croatia, and Iran. The service bureaus of the Lykos Group in Greece and Romania contribute to the expansion of Austria Card's personalisation portfolio.

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