

CARD VISIONS 01 | 05

AUSTRIA CARD NEWSLETTER

>> Editorial

Dear reader,

2005 had a good start. After the whole of Croatia made the conversion from the magnet strip to the chip card with Austria Card, Poland is now on its way to doing this as well. The BPH is already the third bank to have chosen the EMV-migration within a short time, and will begin trial testing at the end of the year. Austria Card will accompany the project with its extensive know-how in this area.

The Latvian Unibanka visited Austria and Austria Card for three days. Georg Prüfert gave the guests a tour through the heart of Europe.

Don't forget to take part in our raffle. Once again, twenty reproductions of the work by a young artist can be won.



Fritz Tupy
CEO



Friedrich Ramberger
CEO

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Pictures: Austria Card, Sergejs Jelisejevs



The BPH is joining Austria Card in the new age of EMV.

Poland stays true to Austria Card

An increasing number of banks in Poland are keeping up with time and are relying on the EMV-standard. With the contract with BPH, Austria Card now has its third contract in Poland within two years. BPH, a bank of the HVB Group, signed a five-year contract for at least five million cards.

In the past year, Austria Card has secured important market segments in Poland through the signing of two contracts with the major banks BZ WBK and Lukas Bank. The year 2005 also begins with a large contract for Poland. The BPH Bank has signed a new five-year contract with the Austrian company which entails five million cards and the conversion from the magnet strip to chip cards. In addition, the entire personalization of the cards will take place on the Austria Card site certified by Visa and MasterCard. The EMV field test will begin this year, and the roll-out for clients has been announced for the beginning of 2006.

Austria Card CEO Fritz Tupy sees "yet another great success for Austria Card in Poland in this contract. Our subsidiary company Austria Card Polska delivered a perfect final project. BPH Bank is a valuable customer and we look forward to at least five years of successful cooperation."

Anton Knett, the Vice-President and COO of BPH Bank, also has something to say about the many years of cooperation with Austria Card: "The quality and know-how that are offered here, are unique. The past decade has shown that we are working with true experts of the payment transactions industry."

The card as driving license

An increasing number of countries are opting for driving licenses in card form. The advantage of this is obvious. It is small, handy and fits into any wallet. After the Czech Republic, Slovakia is the second country that has made the conversion to this product with Austria Card.

>> Very popular

Austria Card sales manager Marcus Schmauss is emerging as quite an expert in the field of driving licenses. After the driving license in the Czech Republic he is now responsible for the project "driving license Slovakia": "Driving licenses in card form are currently one of the most popular products in the card industry. Over the course of the EU extension, the new membership countries are on an exemplary path. We at Austria Card have made a good international name for ourselves in the area of the driving license, and are always on of the first companies that governments contact." It is not only important that the new shape of driving licenses is handy and therefore practical – security also plays an important role.

The Slovakian Ministry of Interior selected polycarbonate as the card material. Austria Card excels at the excellent combination of polycarbonate in combination with high-quality, forgery proof security characteristics. Additionally, polycarbonate has a durability of ten years, which is necessary for most identification documents.

>> Security is top priority

The best quality was also selected for the security features. Besides UV print and a holographic stripe, a TKO foil was used. The TKO foil is a covering kinegram® that rounds the card off optically. The processing of this foil and the personalization of the card has high demands from the manufacturers.

Austria Card was able to deliver a competent solution due to their extensive experience in handling these materials. This high-tech ID card of Slovakia naturally conforms to all given guidelines of the European Union. The first 400 000 cards of this true masterpiece of card production art will be delivered by the end of July of this year.



Austria Card driving license expert Marcus Schmauss proudly presents the Slovakian driving license.

>> Residence permits made in Austria

Next to the Slovakian driving license, Austria Card also delivered the Slovakian residence permit to Slovakia. This product, very similar to the Austrian residency card, is a polycarbonate card with several excellent security features such as a kinegram®. What was so special about this contract was that the finished cards were also personalized in Austria.

Due to the high security standards in production at Austria Card – MasterCard and Visa demand them at their yearly certification – the personalization of the identification cards was also assigned to Austria. Thanks to the excellent cooperation with the Slovakian authorities as well as the high quality of the personalization, the original cooperation was extended ahead of schedule.



The Slovakian driving license (top) features a TKO foil as an additional security characteristic. The Slovakian residence permit (bottom) features a kinegram®.

Unibanka visits Vienna

The Latvian Unibanka visited Vienna for three days. Austria Card gave its Northern guests a tour of Vienna and its surroundings. There were three work-intense and lovely days in the late winter of this city.

Vija Freimane, Ervins Ozoliņš, Ilze Sirmoviča, Iveta Rudene, and Maris Freimane of Latvian Unibanka came to Vienna for a business trip to Austria Card in the early spring. After talks with CEO Fritz Tupy, the group went on an extensive tour of card production as well as the Austria Card personalization centre. The Latvian guests were accompanied by Sergejs Jelisejevs of TietoEnator, a long-time cooperation partner of Austria Card.

The second day brought a day-trip to Bratislava, where a lively discussion took place with Mister Ivan Kubas (Head of Payment Card Department) concerning the future of payment transactions. The third day consisted of lunch at the traditional Viennese restaurant Plachutta as well as a visit to Europay. Mag. Thomas Helldorf held a presentation about product innovations in the electronic payment transaction industry.

The last evening of this work-intensive visit ended at a Heuriger in Mödling near Vienna.



The visit ended at a Heuriger.

Georg Prüfert, who had accompanied the guests throughout their visit, was tired but very satisfied: "We had three lovely days and Unibanka saw many interesting projects in Vienna and abroad. We assume that they will be implementing some of them with us in the next few years."



Good friends meet on Austria Card's premises by chance. Andris Rozentāls (Tieto Enator) and Vija Freimane (Unibanka).

>> Asked About



Izabela Szatkowska-Macak
Austria Card Polska
Key Account Manager

Poland stays true to Austria Card

What is so special about the contract with BPH?

"BPH has been our client for over ten years, and once again Austria Card was able to succeed in winning the bid over the rest of Europe. The special feature of this bid was that the bank had advertised a total of more than 80

different subjects. This naturally constitutes an enormous amount of work, but was no problem for us."

So the contract doesn't only include card production?

"No, this contract includes card production, chip implantation, card personalization and card distribution to the end-client, basically the entire package of services that Austria Card offers. Of course it is great for us at Austria Card Polska that we can implement such projects with the support of Austria, and the client himself, in this case BPH, profits from this fact."

The Polish banks trust Austria Card. What is the secret to your success?

"Well, of course we won't tell you the secret to our success, or else it wouldn't be a secret!



But generally we have to say that Austria Card has made itself a good name in Poland in the past years. We still partially profit from that today, since we have always delivered the best quality to our clients, so has been no need for reclamations."

Latvians Live Longer



Sergejs Jelisejevs of TietoEnator obviously feels comfortable (large picture); Georg Prüfert, Ervins Ozoliņš, Vija Freimane, Ilze Sirmoviča, and Iveta Rudene of Unibanka don't seem to have any problems with the cold in Mödling near Vienna (top right); "Verlängerter" and coffees with cream were had at the time-honoured Café Central (middle right); Latvia visits Austria Card: Ilze Sirmoviča and Iveta Rudene (Unibanka) with Sergejs Jelisejevs (TietoEnator); Hamdi Achmed and Nick Jones (Nationwide Building Society) visit the Austria Card booth at the trade fair in Dubai (bottom middle); Ulrike Jessen and Hamdi Achmed taking a tour through Dubai at night (bottom left).

AUSTRIA CARD >> Event Calendar

Highlights 2005

April

11. – 15.04.2005

CardEx in Cairo

Max Paul and Georg Prüfert will introduce you to the Austria Card's product palate at the Masria Card booth. Additionally, Head of Marketing Max Paul will be giving a presentation on April 16th. We look forward to welcoming you there.

19. – 20.04.2005

SIM in Amsterdam

Peter Neubauer, Christian Keusch and Michael

Kühlmann will be welcoming you at the Austria Card booth in order to talk to you about the latest projects in the mobile telephone sector.

25. – 26.04.2005

Technobank in Belgrad

After last year's great success, Austria Card looks forward to seeing you at the Technobank in Belgrade. Georg Prüfert and Zvonko Sunjic will be there to give you all the details you will need.

May

16. – 17.05.2005

Cards Middle East in Dubai

This year you can visit Austria Card at the

Cards Middle East in Dubai again. Max Paul and Georg Prüfert will be there to welcome you at the booth.

26. – 27.05.2005

Top ID in Nice

Meet with our France expert Daniel Jequier to talk about the latest ID projects and cooperation possibilities.

June

07. – 09.06.2005

Identech in Marseille

As competent contacts persons, Daniel Jequier and Johannes Markt of Austria Card will be expecting you at the Identech in Marseille.

Travelling through the dimensions

Whenever we look at a picture, simultaneously relaxed and concentrated, and let our own thoughts drift off, we begin a journey. If that same picture was created while the artist was travelling, the beholder's movements turn a journey's picture into canvas.

Are you ready to travel? You can contact your travel agent via e-mail: just write to cassandra.zwerina@austriacard.at regarding "Izu". If Mercury is well disposed to you, a high-quality reproduction of the drawing by Georg Bernsteiner will soon be making its way to you.

The Austria Card printing shop aspires to excellence with numerous resources. Once per quarter, ability and technique serve an especially beautiful cause: The new samples of the "Edition Austria Card" are printed. If you wish to call one of the reproductions of Georg Bernsteiner's drawing your own, you can also fax us this section of the brochure. Please dial + 43 (1) 610 65-650, the sooner the better, because this holiday

may soon be booked out. But if you catch your train on time, you will soon be the proud owner of a beautiful print of "Izu", Edition Austria Card Number Nine.



Georg Bernsteiner

Biography

- 1969** Born in Walchen, Pinzgau (Salzburg), where he lives and works today
- 1989-1994** Studies at the Academy of Fine Arts, master class Prof. Arnulf Rainer
- 1992** Max Weiler Prize
- 1996** Anton Faistauer Scholarship
- 1999** Scholarship to Paris from the government of Salzburg
- 1999** Scholarship to Japan from the Office of the Federal Chancellor



Izu - Orange Fragility
62 x 52 cm

Taking a pencil in hand can be the result of an analytical glance at the outer world we have travelled. Georg Bernsteiner has travelled to Japan, and there visited the Izu peninsula near Tokyo. The colour of the ripe fruit of the orange trees spatters the countryside. Their lively colour – hardly separable from their enticing scent – dominates the view, much like it dominates the picture that the artist has brought back to us from afar. He has selected a few of the numerous sensations, and carefully applies them to paper. Fish, octopus, mountains, masks, flowers, but also some hidden elements are offered to us like ideas for logos, as if we were allowed to decide what should represent Izu in the future. But thankfully, we need not make any such decision, but can enjoy the picture as a whole. We can travel through the relationships that the different objects have to each other as well as those we have tied to our own experiences.

COMPETITION



Win one of 20 Pictures!

Fax to: +43 (0) 1 610 65-650

› **Company**

› **Name**

› **Address**

› **Telephone**

› **E-Mail**

The competition is open to all readers of this newsletter with the exception of Austria Card employees. The promoter's decision is final. By entering this competition you allow your data to be electronically saved at Austria Card. We do not pass this data onto third parties. The winner will be informed by us. Further correspondence regarding the competition cannot be entered into.