

## >> Editorial

Dear Readers,

Do you have visions? We have. Especially visions of cards in all different environments. Therefore CARDVISIONS is the title of our new, quarterly newsletter. We will inform you about us, our activities, our success and, of course, our visions. A lot has happened recently and at Austria Card, time does not stand still. We have been able to finalise a large EMV migration project in Latvia, which you can read more about in this issue. With a stake in the Swedish company ACSC, we have both consolidated and expanded our market position in this area. More details can be found on page 2. We are pleased to be able to introduce another young artist in this issue, we take a look at why customers choose Austria Card and have included a short story documenting the history of cards. We hope you enjoy the AC Newsletter!



Fritz Tupy

Austria Card CEO

Norbert Tomaschek

Austria Card CEO

### Must head:

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The first Unibanka-EMV-Cards made by Austria Card

## Onwards and Upwards

Austria Card and TietoEnator have completed a large EMV migration project.

In May, Unibanka, which belongs to the SEB Group, began to issue VISA credit cards compliant to EMV standards.

The Latvian Unibanka signed a contract with Austria Card in October 2002 for the realisation of an EMV migration project. Intensive collaboration with the Scandinavian system integrator TietoEnator and the representatives from Unibanka allowed Austria Card to deliver the prototype test cards for the EMV solution in March, just 6 months after the start of the project. Thanks to first class preparation in Austria and Scandinavia, the first customer cards were issued just over a month

later. During this time, Austria Card has been working on other large EMV migration projects, amongst others the migration of the Austrian Visa cards to Visa EMV chipcards. Austria Card Marketing Manager Max Paul said "As specialists in the production of smartcards, it is our aim to support all of our customers in more than 25 countries with their EMV migration projects. The collaboration with TietoEnator has proved to be a model for the successful realisation of EMV projects".

# Strengthened Presence in the North

With the acquisition of a stake in the Scandinavian Card Service Centre ACSC, Austria Card has ensured a large share of the Scandinavian Smart Card market. Founder and major shareholder of ACSC, Anders Segenmark travelled to Inzersdorf, Vienna to complete the contract for the deal.

## >> Austria Card Buys Shares in ACSC

In mid-April, Austria Card was able to acquire a 30% stake in the ACSC company and agree an extensive co-operation with the company. This deal allows Austria Card to pursue its expansion strategy and with the established ACSC sales base, the high potential of the Scandinavian market is opened up. Last year ACSC put out around



Personalisation Centre in Finland.

35 million cards, mainly in the bank and customer card sectors. 40% of the cards went to Norway, 36% to Sweden and 24% to Finland, where they supply, amongst others, Nokia. The bulk of these cards shall be produced by Austria Card in Vienna, thus consolidating and strengthening the location. After just one week following the completion of the deal, cards were produced in Vienna and delivered to ACSC. This signifies a flying start for the operation.



Fritz Tupy and Anders Segenmark

### Factbox

#### >> Crossing frontiers - Skandinavia: ACSC

- 30% stake in the "All Cards Service Center"
- Personalisation and related services
- Finland: Suomen Pa Segenmark Oy
- Norway: Norsik Segenmark
- Sweden: ASCS

## >> High-tec First Aid

"Every company should have one" was the message that accompanied a report on defibrillators, which landed in the Austria Card internal feedback box a short time ago.



Never slow to react to positive ideas from our colleagues, AC purchased a brand new defibrillator emergency set for our H.Q. The equipment signifies cutting edge work place safety, and can be the difference between life and death in an emergency situation. 18 AC employees have already received training from the Austrian "Samariterbund" in the use of the new machine

### >> AC Locations in Europe:

- > Austria
- > Germany
- > Finland
- > Croatia
- > Norway
- > Poland
- > Sweden
- > Turkey



# Into the Digital Future with AC

Widespread use of chipcard technology in the future, was the dream of only a few in the past. However due to an exponential progression in computer technology, multi-task applications and falling market prices, the "cards with the golden plate" have established a very firm foothold in our digital world.

Think back to the beginning of the 1980's. The Commodore 64 "the" home computer of its time had a capacity of 64 kB. Today tiny modern processor chips have a capacity of 128 kB! The development of this technology is seeing the simple memory chip rapidly loosing ground to intelligent applications on performance processor chips. The modern chipcard is evolving from "Chip on card" to "System on card". Furthermore new opportunities for the use of chipcards are constantly arising due to the rapid market growth in "contactless chips", which are making a big impression in the industry. In 1999 there were 51 million contactless chips in circulation. By the year 2002 their numbers had swollen to 260 million.



Contactless Card produced by Austria Card

## >> Smart-Card Which way now?

The chipcard is also making tracks in other areas as a result of the re-growing mobile phone market and the demand for secure payment transfer. Modern chip-based entry systems, ticket systems, and biometric sensors in which chipcards are integrated, make our industry a very important indicator on trends in highest security technology. The existence of true multi-application computers coupled with the corresponding operating system architecture, makes individual chipcard applications that work completely independently from one another the rule rather than the exception. The chipcards of the future will cease to be a single use card and will become a multi-functional, personally customised smart Card.



The Commodore 64...

## >> Security und Functionality

Despite not being a pre-requisite of the Austrian signature act (SigG) which has been based on EU guidelines, high levels of security in the use of chipcards is very important in the industry and has allowed the medium to become the most popular method of protecting secret cryptographic keys and creating electronic signatures. Since 1997, Austria Card has been working in this field of technology and offers chipcards that are fully compliant with the electronic signature demands of the signature act (SigG). PKI is already a familiar and functioning concept within Austria Card. Additionally we are basing our chipcard operating system ACOS for payment transfer on the recognised EMV standards. Innovative applications and expertise in the area of electronic signatures allow Austria Card to set the mark in chipcard technology.



...and credit cards as they once were

## >> Interview



Timo Eger  
Sales

**Timo Eger talks to  
Michael Smith**  
(Universal Smart Cards)

### How do you rate the market for contactless chips and dual interface chips?

Contactless chipcards have experienced a surge in recent years along with dual interface technology. I have read several prognosis that state that there is a lot of promise in the growth of the contactless chip market, as more and more companies are recognising the potential advantages of contactless chip technology in the development of many smart Card programs. The strongest growth has been predicted for the Mifare-Plattform and the Java/Mifare Pro-X combi-cards as these are produced by a number of manufactures worldwide offering competitive prices.

### Why did you choose Austria Card?

We heard that that Austria Card are a producer of smart Cards and are also strong in the contactless technology sector. We visited your booth at the Cartes in Paris and we were very impressed with the expertise in the many different card technologies as well as the services you offer. We immediately formed a trust with Austria Card.

### How is the current collaboration working out?

We are very pleased with Austria Card. Up until now, we have made all deadlines and we can only report positive things about the quality and reliability of AC.

### What is your main target market?

We work with numerous producers throughout Europe that can offer cost effective smart Card solutions for our customers nationwide in the UK. Our main aim is to offer the highest standard in service and product and the best possible customer satisfaction.

# Friends, Festivities and Free time

Austria Card held a festive "Austria Evening" in Riga, Latvia to celebrate the realisation of the EMV project involving Unibanka and TietoEnator. Old friends, AC director Fritz Tupy, KR Helmut Nahlik and Dr. Heimo Hackl from VISA cut the cake to mark the beginning of the EMV migration in Austria. Plant manager Markus Prancz made new friends at the Intergraf in Montreux whilst enjoying a cocktail with German comedy star Anke Engelke. Jovan Petrovski of Mobimak in Macedonia can look forward to some free time in Vienna. He was the lucky winner of the AC SIM 2003 competition for a weekend for 2 in Vienna. Austria Card and a delegation from Russian banking representatives sampled the atmosphere of a champagne and wine cellar at Sektkellerei Schlumberger



Employees from Austria Card, TietoEnator und Unibanka in Riga (top left), AC employee Petra Repitsch and Michael Kühlmann make the draw for the weekend break prize (bottom left), Plant manager Markus Prancz with Anke Engelke (bottom centre), Fritz Tupy, Helmut Nahlik und Heimo Hackl cutting the VISA cake (top right), AC employees Mikhail Gordeev and Georg Prüfert at dinner with Unibanka representatives (centre right), Russian bank representatives in Sektkellerei Schlumberger (bottom right)

## AUSTRIA CARD >> Terminkalender

### Highlights 2003

#### September

09. - 10.09.2003

IIR Conference: Chip Cards and Smart Cards Offensive in Prague

16. - 17.09.2003

GSM CEE in Prague

17. - 19.09.2003

4. e-smart Conference in Sophia Antipolis French Riviera

The e-smart is being organised by eurosmart,

the association of European Smart Card producers.

#### October

30. - 31.10.2003

IDS Smart in London

18. - 20.11.2003

CarteS in Paris

The CarteS in Paris is the biggest exhibition for card producers of the year. Austria Card will be represented by a large stand at this years event and will be making new contacts

>> Austria Card would like to wish all customers, suppliers



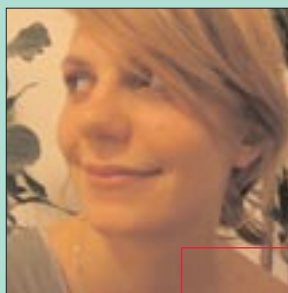
and employees an enjoyable summer!

# Identification.

In every edition of CardVisions we will introduce young artists. Dedicated and inspired people who deserve sponsorship and brighten our visions. Art-lovers should act swiftly as twenty readers have the chance to win a copy of the art work we are featuring in this issue.

The highly advanced printing equipment and techniques at Austria Card's printworks can reproduce the art piece to the highest possible quality. Our featured piece is "Identifikation" by Katharina Ralser, and you have the chance to win a limited edition print in our AC Newsletter competition.

Simply send an email with the subject "Ralserbild" to [sandra.zwerina@austriacard.at](mailto:sandra.zwerina@austriacard.at) or fax this coupon to + 43 (0) 1 610 65-650 for your chance to win the prize. With a bit of luck, you could soon be the proud owner of a beautiful and valuable print from a young Austrian artist.



**Katharina Ralser**

## Profile

- 14.10.1981** born in Feldkirch, Vorarlberg
- 1992-2000** High school education in Dornbirn
- Ongoing**
- since 2000** Study at the Universität für Angewandte Kunst, Masterclass in Graphic Design, Professor Hickmann
- 1996-2000** Cello studies at the academy of music, participation in numerous competitions
- 1996+1997** Participation in the Segmenta Exhibition, Hohenems



Identifikation  
Acryl und Ölkreide, 52 x 62 cm

The noun "Identifikation" (Identification) refers to a plot, a process. It is for us to experience this consciously or to form it ourselves. To recognise something as an act of will, with a liberating character can lead to "being recognised". This is how Katharina Ralser perceives the process involved in women's emancipation. This movement is only then truly liberating when an obligation ceases to be posited and the development of "the self" is released from its restraints. With acrylics and oil Ralser covers a diversity of painting styles. Lots of light base mixes effectively with occasional colligated materials such as the paper used for newspapers.

Her painting has an agenda and comes alive through a contrast of figurative and abstract styles. Her work for Austria Card displays the geometric pattern of identification. The painting is open to interpretation as to whether the person depicted is one and the same over a period of time and conditions or whether the figures displayed are separated entities, with absolutely nothing in common.

## 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.