

CARDVISIONS^{01 | 04}

AUSTRIA CARD NEWSLETTER

>> Editorial

Dear Readers,

the start of a new year is marked by, amongst other things, a change of management. Norbert Thomaschek will enter into his well earned retirement and Fritz Ramberger will step into his role leaving his position as head of Sales and Distribution. More on this can be read in our main story.

Additionally our customer survey has been completed and we are pleased to present a comprehensive look at the most important events relating to Austria Card.

We don't want to forget, our subsidiaries. They are brought to you on a special page as well as some of our latest reference projects.

Enjoy!



Fritz Tupy
Geschäftsführer



Friedrich Ramberger
Geschäftsführer

Impressum:

Herausgeber: Austria Card, Plastikkarten und Ausweissysteme GmbH, A-1232 Wien, Lamezanstraße 4-8, Telefon: +43 (0) 1 610 65-0, Fax: +43 (0) 1 610 65 700, E-Mail: sales@austriacard.at, www.austriacard.at
Redaktion: DI Maximilian Paul, Michael König
Konzeption & Gestaltung: eitzenberger | partner, A-7000 Eisenstadt, E-Mail: agentur@eitzenberger.at
Bildnachweis: Austria Card, Mike Ranz



Plans for Austria Card: Ramberger and Tupy

Side by Side

Friedrich Ramberger became Austria Cards second managing director on the first of January this year, taking the helm after the retirement of Norbert Tomaschek in late 2003 who gave almost 20 years of service to the company.

The new team at the focal point of the National Bank subsidiary Austria Card consists of Fritz Tupy and Friedrich Ramberger. Ramberger comes to the company bringing many years experience in business management positions within the international banking and chipcard sectors with Erste Bank and Soft-lab respectively. He will concentrate chiefly on internal processes within AC. Ramberger, a former information technology student at Vienna's University of Technology last held the position of Sales and Distribution director and was also responsible for international operations.

At the press conference to announce the appointment, the new management partnership of Ramberger and Tupy cast a look into what the future holds for the company. Particular emphasis was placed upon establishing a strong international operations network. Offices in several cities throughout Europe already give the company a strong European presence which they seek to strengthen.

Among other areas, the middle-east is one of the focal markets for the immediate future. More on this will be revealed in this publication in the coming year.

The Customer is Always Right

Rapidly evolving market trends, opportunities and constraints, alongside changing customer needs are a constant challenge, which Austria Card aims to meet by offering cutting edge product lines and high levels of customer service. The well renowned IMP who are based in Innsbruck and St.Gallen have helped Austria Card keep their finger well and truly on the pulse of the industry, through a customer survey on behalf of AC.

>> Procedures

Following extensive research into customer satisfaction, the project got underway in the middle of 2003. Once the concept of the survey was finalised, the external company IMP began the research concerning our customers and partners. The first one to one interviews were conducted by IMP's expert staff at the CarteS 2003.

An intensive study of Austria Cards customer service provisions was undertaken on location at CarteS, at our customers offices and via telephone communication.



An IMP employee (right) conducting a personal interview at Cartes 03.

>> Nachgefragt



Mag.
Wolfgang Braitsch
IMP

Why are customer surveys so important?

"The customer determines the success of a company. Therefore, a company must give everything to satisfy its customers more than its competitors with ever harder international competition. Customer-oriented companies distinguish themselves, in that they are capable of learning from the customer. Therefore, they can create greater value for their customers than the competition. A prerequisite thereof is that the company knows its customers very well and it is necessary that detailed, current information about the customers is permanently available. Customer satisfaction information (regarding the company itself and its competitors), requirements, wishes as well as regarding present and future problems of existing, lost and potential customers are very

important. Customer surveys in person and by phone offer the advantage that they promote direct contact with the customer and facilitate optimal continuous quality control and improvement with customer relationship management."

How was the customer survey at Austria Card run?

"In order to optimally cater to the complex objectives of AC and the different requirements of each customer segment (from Banking Austria to ID-Government to telecommunication), we decided together with AC to choose a combination of personal talks with customers and telephone interviews. This had the following reasoning: the former gave us the possibility to elicit conscious as well as unconscious customer requirements through targeted questions and follow-up questions. These qualitatively valuable discussions lasted on average 30 to 120 minutes and allowed us to acquire important details and background information about the customers.

The face to face interviews represented phase one and took place primarily in November 2003.

Based on this, the measurement concept for phase two of the project – the telephone surveys, which were then carried out in January 2004 with customers from 15 countries. It is inevitable that less time is available for telephone interviews than for personal interviews. Therefore, it was very important that we could build on the detailed and relevant information from phase one for the development of the second measurement concept (questionnaire – phase two)."

How do you yourself see the results for Austria Card?

"Very good. Austria Card was rated highly by its customers (and by the market), and also in comparison with the competition. This is not only very enjoyable, but also very important, particularly because international competition is increasing rather than decreasing.

Against this background, one of the greatest challenges for Austria Card from an IMP point of view is: on the market (externally), to use the excellent current situation to consolidate current customer relationships and for the proactive development of new ones."

>> Results

Evaluations for all business areas were presented at the start of 2004, namely:

- > Banking Austria
- > Banking International
- > Customer cards
- > ID
- > Government
- > Telecommunications
- > Cooperation
- > Partners

The IMP findings show that the level of commitment to customers rates incredibly well in comparison to other industries. Product quality was just one of the area's with high expectations, with diverse services and relationship specific aspects of business (e.g. consulting and technical competencies, partner cooperation) also rating highly.

A pleasant surprise was the very positive feedback relating to Austria Card (illustrated in the chart above). Ratings of 8 (very good) and 9 (excellent) were common place. These results incorporate customer ratings of Austria Card in comparison to business competitors, where we once again scored great results. This is both pleasing at an internal level, but also on an external scale in face of growing competition in the various segments of the industry. IMP identified new challenges for Austria Card, which lay primarily in the exploitation of their excellent current market position to facilitate securing existing customers and the proactive acquisition and establishment of new ones.



Content customers are very important for AC

> Banking International

Quality related Attributes	Emp	We	Our Assessment									
Quality	9	8,58	[Bar chart showing assessment scores from 1 to 10]									
Security	9	9,00	[Bar chart showing assessment scores from 1 to 10]									
Competence - Know-how	9	8,57	[Bar chart showing assessment scores from 1 to 10]									
Partners and Networks	9	8,57	[Bar chart showing assessment scores from 1 to 10]									
Background OeNB	7	8,67	[Bar chart showing assessment scores from 1 to 10]									
			1	2	3	4	5	6	7	8	9	10

> Loyalty Cards

Quality related Attributes	Emp	We	Our Assessment									
Quality	9	8,58	[Bar chart showing assessment scores from 1 to 10]									
Security	9	9,00	[Bar chart showing assessment scores from 1 to 10]									
Design and Functionality	9	8,57	[Bar chart showing assessment scores from 1 to 10]									
			1	2	3	4	5	6	7	8	9	10

>> Conclusions

Through the constructive critic from existing customers and potential ones alike, there is much potential to expand and also improve our current customer relations. We will aim to shorten our reaction times according to customer needs and offer clients increased flexibility and provision with extensive and tailored consulting. Transparency is also an issue as we look to improve in this area with increased public relations.

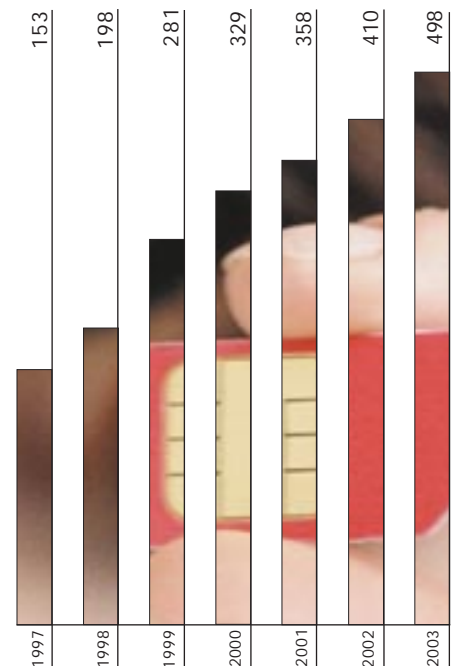
Strategic partnerships and concise expansion of our core business will benefit our customers in the near future. You can read about the first steps in this publication in the articles about our bases in Turkey and Poland.

>> Thanks

We would like to thank all Austria Card customers, partners and friends that have helped us by participating in our customer survey. We will make good use of the critic in order to make us the optimal partner for you and your firm.

Praise and recognition are an incentive and motivation for us to increase our standards even further to meet your needs. Thanks!

Number of Customers outside Austria for Banking, ID and SIM-cards



New beginnings, Farewells and Recognition



Fritz Tupy marks Norbert Tomachek's farewell with a song (top left); Governor Liebscher of the National Bank presents Tomaschek with a one Shilling piece from his year of birth as recognition of his services (middle left); Very good company was to be had at the farewell gala, in addition to Governor Liebscher, ex-president Adolf Wala and vice-governor Duchatczek were in attendance (bottom left); AC employee Erik Mitterhofer hustles ex-Austria Card boss Mr Tischler with card tricks (top middle); A new start for Fritz Ramberger, witnessed by many journalists at the press conference at Cafe Landtmann (bottom middle); Bernard Buhmann, the young artist featured in the last edition of Durchblick signs prints of his work at the Austria Card offices (top right) Hot off the press – the first Postbank cards are ready! (middle right); First time out for the new Austria Card EMV chipcards as they are presented at Delta Banka in Serbia (bottom right).

AUSTRIA CARD >> Events Calendar

Highlights 2004

April

06. - 08.04.2004

Card-Ex
Middle East
Afrika

Smart cards, ID Solutions and Networks will all be on show at the Card-Ex event in Cairo.

AC marketing director Max Paul will present the newest developments in the card industry. Further info at www.egytec.com

18. - 20.04.2004

Banking on Cards in Prague

25. - 28.04.2004

Channels, Global Banking
Strategy Summit

Austria Card will have a stand on location in Dubai! Details can be found at www.channelsme.com

Mai

10. - 11.05.2004

The third International Banking and Money Transfer Forum in Vienna

12. - 14.05.2004

6th China Smart Card and Security Label Exhibition and Conference
www.scfc.org.cn

16. - 18.05.2004

The Identity Summit in Dubai
www.iirme.com/ids Summit



Alas!
Acryl, 62 x 52 cm

Looking at Ingrid Reisetbauer's picture "Alas!", we notice the hand-written notes of the artist only on the third viewing at the earliest. They are peppy and undecipherable in their entirety. In this way, the original linguistic signs again become signs of speechlessness. However, their pretence consists in being more understandable than language, with its often deliberately atomized semantic fog. We must not allow ourselves to be overawed and dragged down by words and their shadows.

The brush stokes made with commitment create a mist, which, however, reveals more than it conceals. A picture born of a comment to a text which the artist heard while painting. She shows us the potential of lies, which are inherent to words. Her application of colour overlays the text and powerfully registers a claim to the truth.

Ingrid Reisetbauer wants to pass something on to the next generation with her art, dance and painting. She works with oil and pastels, and paints with both paint-covered hands. Full of pep and dynamism. We look forward to see how she progresses as an artist.

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.

Inscriptions catch on

"Seeing is never pure seeing. We hear of the pictures, [...] our view is surrounded and prepared by an entire court of comments." Michel Butor describes in his book, "Die Wörter in der Malerei", how great and important the verbal part of the reception of a picture is. Consequently, we also want eager comments in this issue. You should not let yourself be kept from quickly registering your interest in a reproduction of the Reisetbauer painting presented today. Number five of the Austria Card edition will surely soon be out of stock. Twenty Durchblick readers will be fast enough to get a copy.

Austria Card runs a hi-tech print shop, equipped with many special machines. Something as delicate as a work of art can be wonderfully reproduced with their sensitive equipment. Would you like to own such a beautiful and valuable print? Simply send an email with the subject "reisetbauer-bild" to cassandra.zwerina@austriacard.at or fax this article

to +43 (1) 610 65 650. With a bit of luck, you could soon be looking at your own Reisetbauer picture.



Ingrid Reisetbauer

Biografie

- 1972** born in Freistadt (Upper Austria)
- since 1993** freelance dancer and dance teacher
- 2001** Exhibition in Mödling Therapy Centre
- 2002** Exhibition in the Brauhausgalerie in Freistadt
- 2004** Exhibition, public cultural centre, Mödling