

# CARD VISIONS 04 | 04

AUSTRIA CARD NEWSLETTER

## >> Editorial

Dear reader,

2004 was a special year for Austria Card, and with it coming to an end, we would like to thank all those who contributed to the most successful year in the company's history.

Our almost 300 employees made it possible that nearly 70 million cards were sent from our company headquarters in Austria, in the heart of Europe. Of course this was only possible thanks to clients like yourself, who once again stayed loyal to us. We thank you for your trust and look forward to working with you again in the coming year.

We will continue to send you our newsletter next year in order to keep you updated with news, stories and the popular raffle for young artists' works.

We wish you a happy New Year and all the best



**Fritz Tupy**  
CEO



**Friedrich Ramberger**  
CEO

### Masthead:

**Publisher:** Austria Card 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  
**Editorial staff:** DI Maximilian Paul, Michael König  
**Concept & Design:** eitzenberger | partner,  
A-7000 Eisenstadt, E-Mail: agentur@eitzenberger.at  
**Pictures:** Inge Prader, Austria Card, Europay Austria



Translucent cards are currently the absolute hit on the card market.

## Translucent and mc<sup>2</sup> The latest trends on the card market

Fashion-Week in London has passed, and while CarteS 2004 in Paris has a similar flair, it too has passed. What we could see at CarteS was a new trend of translucent cards. MasterCard is opting for the mc<sup>2</sup> format.

They are the latest hit on the market, they are hip, in yellow, blue or green, but mostly they are translucent. Austria Card noticed the trend and introduced the loudest colours in Paris. With a palate ranging from the lightest yellow to dark blue, there are almost no limits. Ask about translucent cards from Austria Card's creative team.

mc<sup>2</sup> is another trend that Austria Card is following closely. However, the Austrian card

manufacturer's mc<sup>2</sup> sample cards aren't only up to the latest standard, they also have translucent areas and are therefore an example of absolute State of the Art-technology.

The year is coming to an end, and Austria Card wants to thank all partners, employees and friends for a great and successful year.

We look forward to working with you in 2005.

# eight™ is ready to launch

The brave little tailor from the Grimm's fairy tales managed "seven in one stroke", Austria Card is adding one more: eight on one card. eight™ is an approved, highly modern and multi-functional solution for all companies on the market.



Many implementation possibilities for one card – Austria Card is combining them in eight™.

Everything on one card is the new motto for the new product that Austria Card is bringing to the market. After the successful collaboration with various universities, and winning an ICMA-Award for the Kepler-Card by the Johannes Kepler University in Linz, the Austrian high-tech company has decided to develop a multifunctional card for the most diverse types of companies and institutions. eight™ is the solution.

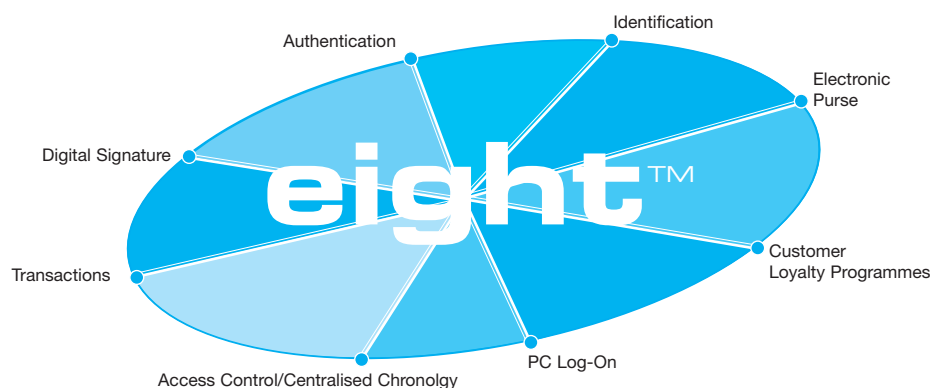


Nomen est omen and eight™ stands for eight functions that are combined on one Smart Card:

- ☉☉ **Authentication** – by requesting a Pincode it is ensured that only the authorised owner can use the card
- ☉☉ **Access Control/Centralised Chronology** – combines access to certain areas with time recording for accounting

- ☉☉ **Digital Signature** – this opens the opportunity to use complex encryption
- ☉☉ **Identification** – diverse print-technical processes ensure that the card is forgery proof
- ☉☉ **Transactions** – Clients can carry out transactions at special info-terminals
- ☉☉ **Electronic Purse** – to charge the electronic purse all you need is a cash machine or charging terminal
- ☉☉ **Customer Loyalty Programmes** – for any kind of customer loyalty programmes
- ☉☉ **PC Log-On** – Now you can make sure that computers can only be put into operation by authorised users

This functions enable everything that is needed in the everyday life of modern office or institution. The chip functionalities of eight™ are based on ACOS, a chip operating system by Austria Card, which has been tested and implemented throughout the world a million times over. This software was specially adapted for eight™, so that every company receives an individually functioning solution.



# Austria Card helps Tatra

The VUB-Bank, with the support of Austria Card, is contributing to the renewal of the Tatra-Nature in Slovakia with the Pomaham Tatram Card – I support Tatra. With the purchase of this card, every cardholder supports the renewal of the Tatra Forests.

The VUB-Bank is distributing this new edition of payment card called "Pomaham Tatram" in order to help restore the Tatra nature, which was destroyed by a horrible storm. The cardholder who purchases this card will be helping to replant the nearly entirely destroyed Tatra Forests.

A part of the card costs, but also a part of the fees incurred by cash machine withdrawals will be invested for useful projects to assist in renewing the ecological balance and revitalising the regions affected by this calamity.



The storms in Slovakia caused unspeakable damages.



Card for the renewal of the Tatra Forests.

The information concerning the account balance as well as projects can be found on the bank's website in regular intervals.

The VUB is a member of the international Gruppo Banca Intesa and has been supporting organisations such as the UNICEF

for several years. The magazine Euro-money named the bank "Best Slovakian Bank" in 2004, while The Banker elected it "Bank of the Year 2004" in Slovakia.

You can find more information at [www.vub.sk](http://www.vub.sk).

## >> Question Time



**Siegfried Gruber**

Sales multifunctional card systems

**eight™ – Everything on one card, is that true?**

"Yes. Through its thoroughly designed and thought-through architecture, the card is perfectly suitable to cover the client's current and future requirements. The functions of eight™ are designed so that the client can de-

cide what basic functions the card shall have, and which functions can be used to what extent."

### Who is this solution suitable for?

"Basically, eight™ can be used in innumerable areas. The card is the key to the function. Security is often uncomfortable. eight™ not only ensures the required amount of security, but also gives the client the comfort that the user demands.

The card accompanies the client from morning to night in the company and on the road. Secure identification, comfortable and secure payment transactions via the electronic purse, fast and secure authentication at the

workplace via PKI functions are only some of the examples to explain why eight™ is the best total solution."

### What's so special about eight™?

eight™ has a very high level of standardisation. Secure digital signatures, the electronic purse and established PKI surroundings guarantee the implementation of the card in normal surroundings. And yet it is still possible to be flexible with client's wishes and quickly integrate them into the card.

Austria Card is implementing eight™ together with selected special partners. eight™ is accompanied by Austria Card and its partners throughout its life with the client."

# Introducing Europay Austria

Europay Austria and Austria Card have been working together for more than a decade. In this year all Maestro cards were converted to the EMV standard this year, and Austria Card would like to now introduce the company it has been working with for such a long time.



If one rowed up all the payment cards that Austria Card produced for Europay and the Austrian financial institutes next to each other, how many far would the line be? Take a guess!

This makes Europay and the financial institutions Austria Card's largest individual contractors. Europay Austria generates 80% of card payments in Austria, and is owned by 100% of the Austrian financial institutions.

All Austrian banks have investments in Europay Austria. It is our job to further develop electronic, non-cash and mostly card-based payment transactions. By producing products that fit according to needs, we have tapped the broadest client segments possible and are partner in the acceptance companies for secure and high-quality payment transactions.

Market- and client orientation as well as optimal service and cost efficiency are of

utmost importance to us, and one can already clearly see where Austria Card comes into play, since Austria Card delivers the multifunctional plastic that the clients then use! Europay also ensures that the many functions of the Maestro card remain compatible, since it is Swiss pocket knife of the Austrian banks.

The "most famous" card this year was certainly the Birdland MasterCard with Joe Zawinul, which, in addition to its payment functions also functioned as a membership card for Joe Zawinul's newly opened jazz club.



The Birdland MasterCard

Austria Card (AC) has also been developing the chip operation systems and applications for the latest card generations for Europay Austria (EPA). These applications ensure that the card holder can shop securely in Austria and abroad, use the comfort and advantages of the electronic purse, participate in client loyalty programmes and soon be able to use a legally binding electronic signature. Our close partnership can be even better explained in the description of our latest product: The Maestro Traveller card: This prepaid card product demanded a new procedure. Therefore EPA defined the technical demands to Austria Card, which it then generated onto the cash card. As instructed by EPA and using the encryption system of MasterCard International, it generated the trace data for the prepaid card, which is transferred to the magnetic strip of the card.



The Maestro Traveller card

The same goes for the codes. The sequence needed to be different from that of e.g. the cash machine card. The next step was developing sample cards that were then tested on real systems. Then the design was created, which also required exact colour definition that was implemented on AC's test machines. Finally, the cards and carriers were produced, and personalisation was end-tested, after which the new "baby" was sent to production. The card have been piloted on the market since mid-November. This successful cooperation between Europay and Austria Card has been going on for almost 20 years, always carried out with mutual trust, and the knowledge that we can depend on one another – A really good foundation for further cooperation!



Peter Neubauer (left), Head of Management, with Austrian jazz legend Joe Zawinul and his Birdland MasterCard.

## >> Asked About



**Angela Szivatz**

Public Relations  
Europay Austria

For the client, the whole thing begins with going to the bank, where the client orders a MasterCard or Maestro card. The bank then verifies and confirms client data. Two possible procedures then follow: For bank cards such as Maestro cards or a bank-issued MasterCard, the bank send the data record to Europay Austria (EPA). For a MasterCard issued by EPA, the financial institute sends the completed card application to EPA, as EPA takes care of the entire processing and data

### From customer preference to the card - How does it work?

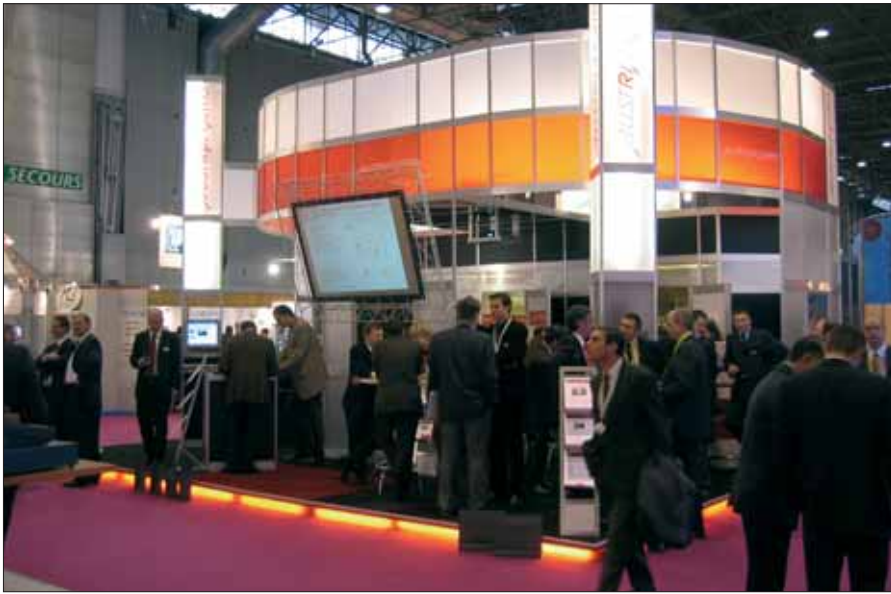
administration. EPA initiates all necessary steps for creating the electronic production files, so that it can be sent from APSS (EPA's processor) to Austria Card. This file contains all data that is necessary for the imprinting of a card and its shipment, such as all personalisation data for the chip and magnetic strip.

This is where "blanks" come into play, because naturally, EPA or the banks also commission AC with the production of blanks. In the case of bank cards, these blanks are produced according to the designs made by the financial institutions, while in the case of MasterCards, Quick Prepaid cards or Maestro Prepaid

cards, they are designed according to designs from our agency. Austria Card is responsible for "blanks management" i.e. storage, reproductions, chip application etc. Once the newly ordered AC card has received its chip and has been personalised, it is then applied to the so-called carrier paper, which has also been personalised. Finally, it is either sent directly to the responsible financial institute, EPA or the purchaser, for whom this means: Ready, steady, shop!

The entire procedure is repeated once the expiration date of the card has been reached. This year alone that meant approximately 3 million cash machine cards.

# Cards, cheese and candles



As usual, the Austria Card stand is very active at CarteS in Paris (top left); A group photo of Nina Solomun (HPB), Hrvoje Vincekovic, Goran Doreski (both from Erste & Steiermärkische) and Monika Makowicka from Austria Card (bottom left); Yvon Avenel, the editor of Smart Card Trends, is having a chat with Austria Card's press speaker Michael König about what's new at the Austrian card manufacturer's (bottom middle); Camembert, baguettes and a Frenchman - Austria Card's Daniel Jequier - everything you need at CarteS (top right); Georg Prüfert and Robert Kajic talking to our friends from Norsik (middle right); Max Paul paying a pre-Christmas visit to Latvian banks (bottom right).

## **AUSTRIA CARD** >> Event Calendar

### Highlights 2005

#### January

**12. – 14.01.2005**  
**OMNICARD in Berlin at the Hotel Grand Esplanade**

**21. – 22.01.2005**  
**SMI Nordic Card Markets in Stockholm**

**26. – 27.01.2005**  
**Security Printing and Alternative Solutions Exhibition and Conference in Russia/CIS & Central/Eastern Europe in Moscow**

Johannes Marktl, Product Marketing for ID & Government at Austria Card, talks about biometric e-passports. He will also give a market overview concerning identification documents.

**27. – 28.01.2005**  
**Smart Card & Payments Europe in Barcelona**  
 Daniel Jequier will be at the Austria Card booth to welcome you and inform you of the latest developments at Austria Card.

#### February

**06. – 07.02.2005**  
**Channels Dubai, IIR Conferences Hotel Marriott**

**14. – 17.02.2005**  
**GSM Worldcongress 05 in Cannes**

**22. – 24.02.2005**  
**Planet Card Mailand**



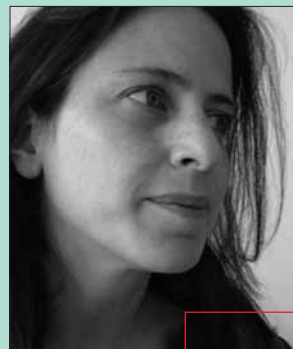
AUSTRIA CARD WANTS TO WISH ALL OUR CLIENTS, SUPPLIERS AND EMPLOYEES A LOVELY WINTER!

## All sorts of surprise

This is it, we're in the midst of it – family, surprises that are more or less wrapped, snow, short days and long nights, the cold that seeps into your bones. We at Austria Card would also like to surprise you – with a young artist. We are all preparing to cocoon ourselves into homely warmth and reflection – why not reflect on a piece of art that can surprise us again and again?

Austria Card's print shop has gathered a large number of surprising technologies and skills. These special techniques allow them to produce high-quality reproductions of a sensitive piece of art. Are you interested in such a valuable piece of art? Then simply send an e-mail with the subject-header "surprised" to [cassandra.zwerina@austriacard.at](mailto:cassandra.zwerina@austriacard.at), or fax this section of the brochure to + 43 (1) 610 65-650.

And please act quickly, so you will be spared the unpleasant surprise of having missed out on this limited edition. If you act now, with a little luck you may soon be the proud owner of



Number Eight of the Austria Card edition – a surprisingly beautiful print by a young Austrian artist.

**Tina Raffel**

### Biography

- 1974** Born in Vienna, Austria
- 1994-1997** Studies at the Applied Arts College in Vienna, majored in Restoration and Conservation
- since 2003** Studies of Fine Arts at the Applied Arts University in Vienna



**Surprising Self-Portraits**  
62 x 52 cm

Even if a brief moment can be frozen in time by paint and brush, as in the painting of "the landscape" or "the still life", it is this fixed production of an emotional moment that separates our picture from "quiet" paintings. It shows the transience and continuity of time. A single moment that becomes a "brief eternity" because that which is viewed calls forth an adrenalin rush in the viewer.

Whoever hangs this painting in their home will feel the strength of this expression, even if we should, over the course of time, be used to it. The obviously negative surprise that catches Tina Raffel on the escalator can be seen as a symbol for time. It is up to us to expect a turn for the better, a relief, to come after this moment the artist portrayed.

## 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.