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## Editorial

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Dear Readers,

Being dedicated to foster digital security around the world, AUSTRIACARD has made a big leap of not only securing transactions, but online authentication of any sort. As the first company ever to certify FIDO-technology on EMV cards, we offer a solution to the exponentially rising number of password thefts, thereby manifesting our position as a global technology leader. But the card in your wallet is just the beginning; AUSTRIACARD keeps expanding the payment portfolio with wristbands, stickers, mobile payments, and much more. In this edition, read also about our new clients, card materials, and services, as well as our Aurum Days in Athens, where we invited clients and partners to witness our cutting-edge production technology themselves.



All of our exciting new innovations have resulted from our historic creed that being close to our customers and anticipating their needs will push us to new boundaries. This is why we have revamped our LinkedIn profiles. [Follow us](#) to intensify our dialogue in the digital era and stay updated in real time.

Enjoy reading about it in THE INSIGHT!

Panagiotis Spyropoulos  
Group CEO

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## AUSTRIACARD Worldwide First to Certify FIDO on EMV Payment Cards

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AUSTRIACARD's ACOS smart cards are now FIDO® Certified. The cards have passed the FIDO interoperability testing, and AUSTRIACARD can thus offer to its clients FIDO® Certified products, including contactless and dual interface-cards, as well as NFC-based key fobs, stickers, and bracelets. AUSTRIACARD is the first member of the Alliance that has achieved FIDO certification for EMV smart payment cards.

"For us, a smart card is the device that ensures FIDO technology can be used conveniently. First, everyone owns multiple cards. Second, people carry them in their pockets wherever they go. And of course there is a major benefit for the issuers: The visibility of their cards and thus their logo increases exponentially. For instance, every time a customer uses his credit card to log into his e-mail, social media, or other accounts, the bank's logo is seen," says Bernd Eder, Head of R&D at AUSTRIACARD, "For card issuers FIDO is a great way to add value for their end-customers."

### About the FIDO Alliance

In order to reduce sole reliance on passwords, the FIDO-Alliance members share technology and collaborate to develop open specifications for universally strong authentication. The goal is to create authentication methods which are interoperable, more secure and private, and easier to use – giving the possibility to cover as many services as possible with a single device. Since its launch in 2013, the FIDO-Alliance has grown beyond 200 companies and government agencies.

You can find further information about the FIDO®-technology under:  
<http://www.austriacardag.com/digital-security/payment/fido/>



Photo: FIDO-Alliance

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## **AUSTRIACARD Powers Erste Bank's NFC Payment Strategy**

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Since this summer, Erste Bank and Sparkassen are offering the innovative products BankCard Micro and BankCard Sticker to the Austrian market; at its core lies technology by AUSTRIACARD. Riding the wave of the large-scale roll-out of contactless cards and infrastructure, as well as a nation-wide mobile debit card offering, the bank is now giving its customers further alternatives for NFC-payments.

Wolfgang Zeiner, Product Manager Cards at Erste Bank: "The contactless sticker and the BankCard Micro with wristband are the perfect complements to our mobile payment portfolio. We thank our long-standing partner AUSTRIACARD, who has professionally supported us through the entire NFC-evolution and managed to design solutions to our specific needs."

### **Payment with the Flick of the Wrist**

The BankCard Micro, which is embedded in a rubber-wristband, is the smallest water-resistant debit card in the world and was particularly designed for Erste Bank by AUSTRIACARD. It is ideal for usage in sports or at events and festivals - no need to carry a wallet with you.

"We strive to help our customers to differentiate themselves. Erste is the first in the market to offer contactless payment in all form factors. They have a well-rounded package - there is a product for every client," says Dr. Christoph Paul, Head of Banking at AUSTRIACARD.

### **Enabling Any Object for Mobile Payment**

With the sticker-product, the so-called ACE Mobile Tag, AUSTRIACARD and its partner Schreiner PrinTrust have developed a bridging technology between traditional plastic payment cards and mobile payment solutions. The NFC-sticker enables customers to easily add the contactless payment function to any object - whether it is a wallet, a phone, or a key fob. Thus, even phones that do not support NFC-functionality can instantly be turned into mobile payment devices.

Richard Stooß, Senior Business Development Manager at Schreiner PrinTrust: "We are happy to see that the sticker is now also available in Austria. In other European markets it has already been a success story. Only last year the sticker received the Elan Award from the International Card Manufacturer Association (ICMA). This distinguished recognition by industry experts underscored that our innovative NFC-sticker exactly meets the current demands of the market."

To see a video of application possibilities, please click [here](#).



Photo: Erste Bank

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## **AUSTRIACARD Pioneers Manufacturing Process to End PVC Delamination**

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After running a systematic analysis to identify the most common quality issues with PVC cards in the industry, AUSTRIACARD found out that delamination topped the list, regardless of the producer. Though passing all the tests, high humidity and temperatures make cards more likely to delaminate. With a production process innovation the company managed to improve the PVC durability even under extreme climatic conditions. All banks will profit from the new material from October onwards.

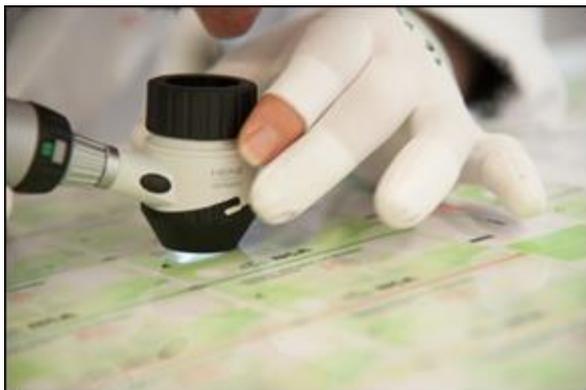
In the past months, as a part of its continuous quality improvement efforts, AUSTRIACARD carried out a thorough analysis of all the weak spots of banking cards in the industry. The goal was to identify the most optimization potential. Regardless of the producer, delamination turned out as one of the major topics haunting banking customers.

Hence, AUSTRIACARD ran FOGRA tests on different plastics, including delamination tests for 3 and 5 years. Both aging tests were completed with a positive result based on the type of product that is currently used for credit and debit cards. It turned out that the production process is following the highest standards on quality measurements. Yet, understanding that statistics do not soothe the individuals whose PVC card is one of the few that do delaminate, AUSTRIACARD dug deeper to find out how the user experience of as many of the banks' end-customers as possible could be enhanced further. More tests were conducted and showed that delamination occurs mainly in environments where humidity and temperature are high.

To tackle this issue, the company's card specialists invested months into research and development and eventually managed to create a new coating that under these severe conditions makes the card not just more resistant, but even stronger and harder. The tests forecast that the use of this enhanced coating will significantly increase the PVC card life span with respect to delamination.

#### **Upgrade to Coated Surfaces for All Customers**

Despite the invested efforts and higher price of the coating, AUSTRIACARD has decided to switch to these new materials for all PVC banking cards. This new manufacturing process started in August 2016. From October onwards, every production order of card bodies will be manufactured with the enhanced coating.



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### **Ininal Cards in Turkey**

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AUSTRIACARD Turkey is producing and personalizing ininal cards, which are prepaid MasterCards that are particularly popular for online payments.

The ininal card is accepted on every website and every store where you can pay with regular banking cards. You can also deposit money from ATMs. The ininal network in Turkey is very large – it has 5.000 retail sales points, 10.000 retail and ATM points, and millions of customers across the country. ininal chose AUSTRIACARD for its well-known EMV-expertise and customer services.

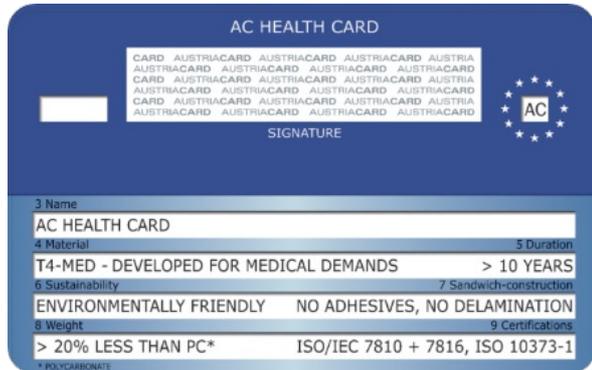


## New Card Construction for Health Cards

AUSTRIACARD has developed a special card material tailored specifically to the demands of healthcare applications. The T4-MED CARD BODY is a unique, cutting-edge product that is ideal for insurance and healthcare cards of any kind.

In this supreme production technique the layers are made of environmentally friendly plastic foils (comprising polyester and polyolefin components) with a high bending-resistance and robustness. These characteristics are similar to those of polycarbonate, but at the same time they are significantly more flexible and the weight of the T4-med health card is lower by more than 20%. A lighter card body decreases the transport volume and hence reduces the costs for postal expenses as well as the negative impact on the environment. In addition, cards with the T4-med card body are free of Bisphenol A or any other carcinogenic substances. Moreover, the card is based on a sandwich construction and does not require any adhesives. And the powerful compound ensures that it is not susceptible to delamination.

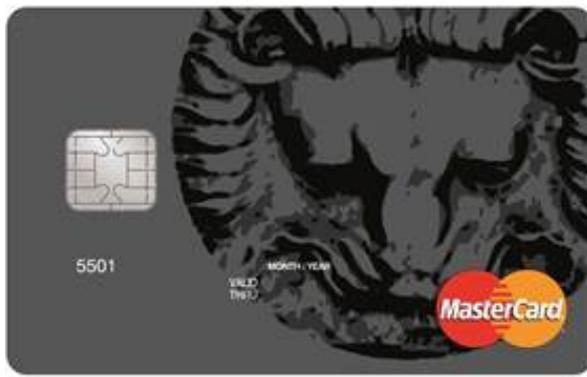
The composite-material used for the T4-med health cards fully complies with the references ISO/IEC 7810, ISO/IEC 7816, and ISO 10373-1, as well as other regulations that define the requirements for the card's durability. Thus, a lifespan of more than ten years is possible. Apart from having been evaluated by external authorities, the T4-med solution also proved to be successful with clients. So far, around 6 million cards with this construction have been rolled out to the customer's complete satisfaction.



## Luxurious Structured Cards for Pilatus Bank

Pilatus Bank plc, who provides private and commercial banking services to high net-worth individuals and financial institutions (wealth management services) in Europe, Asia, and the Americas, assigned to INFORM and AUSTRIACARD the production, personalization, and delivery of its supreme products, the new prepaid and debit cards.

Pilatus Bank, which was pronounced the Most Innovative Bank in Europe for 2015 by World Finance, wished to provide a special card to its customers and along with INFORM created a matt-glossy structured card in two different designs, both perfectly accentuating the emblematic lion. After being produced by AUSTRIACARD and personalized by INFORM in Athens, the cards are delivered to Pilatus' customers in a unique package.



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## Aurum Innovation Days

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The Chairman of AUSTRIACARD AG, Nikolaos Lykos and the Group CEO, Panagiotis Spyropoulos, inaugurated the new operations in state-of-the-art digital technologies and software platforms for dynamic and interactive communications. The three-day show called "Aurum Innovation Days" took place in Athens, at Inform P. Lykos premises. INFORM celebrated the completion of the 4.5 million Euro investment in cutting-edge machinery and software being the CEE-region's number one supplier of information management and document processing solutions. Many top-mangers from the private and public sector attended the event with great interest, amongst them also the Austrian Ambassador in Athens, Mrs. Andrea Ikić-Böhm (photo: middle).

Each of the high-level visitors was presented with the eponymous Aurum Card, the company's latest innovation for the luxury segment. It is a unique card created for unique customers. In the Aurum Card a real plate of gold is incorporated; in cooperation with the bullion dealer philoro, AUSTRIACARD integrated 0,5 gram finest 999,9 Swiss gold inseparably into a classic, fully functional card body. The card fulfills all common standards such as ISO 7810, ISO 14443, as well as CQM. Thus, it can be used in any credit, debit, contactless or loyalty card. The precious metal extends the value of the card far beyond its service life.





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## **EON Outsources Renewal of Consumer Contracts**

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INFORM Romania has signed a contract with EON for the handling of all of the energy giant's renewal of contracts with gas consumers. INFORM will not only provide the initial printing, inserting and distribution of the registration forms, but subsequently also handle the returning contracts and provide data entry, grouping, and file creation. Thus, these process steps will be much more time and cost efficient than if carried out in-house by EON itself.

EON provides the contract-forms in a special file-format, before INFORM enhances them with a specialized barcode on each page to guarantee that returned data can be automatically and completely processed. The contracts are then enveloped and sent via registered mail.

Once all the forms are filled-out by EON's customers, they are returned directly to INFORM, where they are checked, first, if they were delivered to the recipients, and if yes, to what extent they were processed by them. The validity of each contract is thoroughly checked and by scanning the specific barcode, the relevant data are registered into a database. This process involves the handling by INFORM of very sensitive data and in order to comply with information security guidelines, the application architecture ensures that the latest IT-security mechanisms are in place. After grouping the forms in categories, defined by EON beforehand, they are sent back to the power company packed in boxes with distinct labeling. Moreover, all documents of each category are scanned and returned to the company in physical and PDF-format.

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## **Raiffeisen Customers Flock in Troves to Use INFORM's Encrypted PDF-Archive**

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INFORM Romania has been a long-standing partner for Raiffeisen Bank for processing, printing, inserting and sending the credit card and account statements to the bank's customers. Additionally, for three years now, INFORM generates a PDF of each statement, including the background image of the preprinted paper and the monthly changing marketing images provided by Raiffeisen. In the last three years since the service is available, it has been accessed 2.7 million times by over 125 thousand users from 571 bank branches.

The PDFs are archived on a file server, the meta-data in an SQL database. The entries can only be accessed via a web service especially designed for this project and which is available 24/7 via Raiffeisen's web banking application. To provide this service, a dedicated, encrypted connection has been set up between INFORM's and Raiffeisen's premises. Each time an end customer attempts to retrieve a specific statement, Raiffeisen's application sends the request to INFORM's web service, which performs the identification of the requested PDF, encrypts it, and sends it back to the web banking application. The end-customer has the option to request multiple statements by selecting date ranges starting from the current month and going back to August 2013.



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### **Follow Us on LinkedIn**

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After the relaunch of our website and our overhauled newsletter, we go one step further in keeping you updated about our company and our industry. In the last few months, we have been working to increase our LinkedIn presence and to come up with ways in which we can add more value to our followers. To accomplish this, we have recently developed three new and improved pages, one for the AUSTRIACARD AG and one for each of the two divisions. All of our followers will receive messages tailored to their personal preferences.

If you are not yet a follower, click either on [AUSTRIACARD](#), on [INFORM](#), or on the [AUSTRIACARD AG](#). Please also share this news channel with colleagues and friends who might be interested in receiving the latest updates on digital security and information management topics.



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**New Members on Board**

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We welcome on board Monika Podgorska, who has started as a sales manager in AUSTRIACARD Poland. Monika brings with her important industry experience – before joining AUSTRIACARD she has worked for major card suppliers and banks. Monika's involvement in our sales-team will help us to strengthen our position in the market, and our clients will profit from her extensive expertise with smart card technologies. Olga Staroverova is yet another smart card professional that has joined our ranks. Her years spent in the card industry in Ukraine, Georgia, Belarus, and some other CIS-countries will give another positive impulse to our growing operations in the region.

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