



## **Axalto and Atilim Enter Partnership to Provide Turkish Banks with Local Personalization Services**

**Agreement aims at serving one of the most dynamic and largest banking markets in Europe, with more than 75 million payment cards in use to date and a growth potential of 15% per year**

**Amsterdam, The Netherlands, January 3, 2006** – Axalto (Euronext NL0000400653 AXL), the world's leader in microprocessor cards, and Atilim, Turkey's leading integrated printing company, today announced they have agreed to join forces to support Turkish banks in their migration to the EMV (Europay MasterCard Visa) standard. Under the agreement, Axalto provides technical consultancy and support on smart cards, while Atilim brings its expertise in the fields of fulfilment, packaging and distribution. Additionally, Axalto and Atilim jointly provide personalization services.

This agreement illustrates the willingness of both partners to offer the proximity services banks require, as outsourcing is becoming a major trend in the Turkish banking sector. The Turkish banking market is one of the most dynamic in Europe and the number of credit cards in use has doubled in the last three years. The EMV migration is well underway in this country and in 2006, the majority of Turkish banks will have switched to chip-based credit cards.

*"We see great potential in this agreement as it leverages synergies between our two companies," said Tarik Sarioglu, general manager of Atilim. "I am convinced that Axalto's widely recognized know-how in the field of smart cards combined with our expertise in security printing and courier services to banks will make this partnership fruitful."*

*"By partnering with Atilim, Axalto will be able to deliver services to Turkish banks with increased responsiveness," added Philippe Cambriel, president EMEA, Axalto. "This partnership allows us to reinforce our presence in Turkey, operate closer to our customers and therefore, better meet their requirements."*

## **About Axalto**

Axalto (Euronext: NL0000400653 AXL) is the world's leading provider of microprocessor cards (Gartner 2005, Frost & Sullivan 2004) — the key to digital networks — and a major supplier of point-of-sale terminals. Its 4500 employees come from over 65 nationalities and serve customers in more than 100 countries, with worldwide sales exceeding 3 billion smart cards to date. The company has 25 years' experience in smart card innovation and leads its industry in security technology and open systems.

Axalto continuously creates new generations of products for use in a variety of applications in the telecommunications, finance, retail, transport, entertainment, healthcare, personal identification, information technology and public sector markets. Microprocessor cards provide convenience, security and privacy to public and private services operators, their customers and end users.

[www.axalto.com](http://www.axalto.com)

## **About Atilim**

Atilim Paper Products & Printing In.Co. (Atilim Kagit Urunleri ve Kagit San. Tic. A.S.) have been the sign of quality and elegance in paper products since 1979. Atilim is the leading paper retail products company in Turkey and fifth of such companies in Europe. Atilim works 24 hours a day, 365 days a year on offset printing, roll production, lottery products, data printing-mailing shop and flexible packaging. With the only integrated paper printing facilities in Turkey, Atilim's experienced staff of 350 people produces 5 million envelopes, 1,700,000 meters of continuous form printing, 600,000 square meters of offset printing and 300,000 pieces of variable data printing

Atilim is a member of FEPE and WLA and the quality of its production is certified by TSE (Turkish Standards Institute) and ISO 9001. Atilim exports its products to 11 countries: Belgium, Bulgaria, France, Germany, Ghana, Holland, Ireland, Lebanon, Romania, UK and United Arab Emirates.

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