



Axalto Enables Bank Customers to Get their Cards in Just a Few Minutes

With Instant Issuance, bank customers choose their card body, their PIN code and insert a picture of their choice – all on the spot

Cartes tradeshow, Villepinte, France, November 16, 2005 – Axalto (Euronext NL0000400653 AXL), the world’s leader in microprocessor cards, today launched Instant Issuance, a highly secure end-to-end solution that allows banks to immediately issue personalized EMV (Europay MasterCard Visa) cards directly at their branches, with a design customized on request. With Instant Issuance, not only do bank customers get their new microprocessor card on the spot, but they can also have a personal picture inserted onto it and choose their card body and PIN code.

Today, the usual process to issue a new EMV card may take up to one week after the customer’s request. Now, Instant Issuance allows banks to provide their customers with an EMV card in a few minutes, with the same strong security level and quality of service that traditional personalization centers offer. In particular, this added-value service is a powerful tool for increasing efficiency in managing urgent card requests.

Among Instant Issuance’s pioneering features is the option offered to customers to insert a personal picture onto their card. They can also choose the card body among a wide range of attractive background visuals offered by the bank. For customers, this extremely innovative service will contribute to increased satisfaction and added loyalty. For the bank, Instant Issuance helps to generate and increase revenue instantly.

“This new solution by Axalto is designed to help banks make a serious impact, opening up fresh opportunities to boost loyalty with a differentiated offering,” said Bertrand Knopf, banking director at Axalto. *“With Instant Issuance, Axalto supports banks in their quest to offer tailor-made services to their clients and give end users a taste of uniqueness.”*

Product information

Instant Issuance is based on Axalto's data preparation and personalization software suite and high-end EMV banking cards, which security protocol is compliant with the GlobalPlatform international standard. With this platform and cost effective solution, banks reduce investments related to infrastructure at the branch and the EMV personalization process is significantly accelerated, since all complex cryptographic calculations are performed beforehand.

With a member base of more than 50 leading issuing and technology enterprises, GlobalPlatform is backed by an active forum from the financial services, mobile/telecom, government, security, identification and other sectors across North America, Europe, Asia and Australia. This cross-industry representation facilitates the development of a platform that supports the needs of stakeholders involved in all aspects of smart card deployment. Additionally, it offers confidence and trust from an authoring group that balances technical superiority with business justification. Axalto has been a full member of GlobalPlatform since its inception in 1999.

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.

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