



Axalto Provides National Australia Bank UK with World's First Web Services to Manage their Card Issuance Process

Highly secure web interface offers unique tool for real-time access to Axalto personalisation services

Amsterdam, The Netherlands – April 19, 2006 – Axalto (Euronext NL0000400653 AXL), the world's leader in microprocessor cards, today announced it is providing National Australia Bank UK (NAB UK) with an innovative on-line tool for monitoring their personalisation process. NAB is a leading international financial services organisation and its UK operations include the Clydesdale Bank and the Yorkshire Bank. The Axalto solution allows NAB UK to greatly streamline their supply chain and logistics, by significantly reducing paperwork and manual operations. NAB UK will use this service to monitor and interact with the production process in the Axalto personalisation centre of Fareham in the UK, and also in the contingency site of Tours in France.

This unique web service enables NAB UK to increase efficiency and responsiveness in managing urgent customer requests by providing full card traceability and real-time interaction with Axalto's personalisation centres. For example, NAB UK is offered the possibility to track a particular card or batch and get instant information on production status. For end users, shorter issuance time is a tangible benefit and will contribute to increasing customer satisfaction and building loyalty.

As the personalisation infrastructure is common to all Axalto banking production sites, this web service is available from all of the company's personalisation centres worldwide. The ability to offer an end-to-end solution for managing card issuance processes across the world is unique in the market and a key differentiator for Axalto.

"The Axalto solution provides us with a complete and instantaneous picture of our card issuing process," said Jeanne Robshaw, relationship manager vendor management at NAB UK. *"Furthermore, with an on-line tool for monitoring production, we will no longer need to send numerous faxes and e-mails, nor make frequent calls to our customer service. This will afford us a considerable time saving."*

Philippe Cambriel, president EMEA at Axalto, added: *"By providing NAB UK with our advanced personalisation card management system, we hope to further assist them in responding quickly to cardholder needs and reinforcing their customer service."*

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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