



Bank Central Asia Maintains Industry Leadership in Indonesia With First EMV Commercial Rollout in Partnership With Axalto

Indonesia's largest retail bank offers greater security payment experience with Axalto as its exclusive provider

Jakarta, INDONESIA, 23 March 2006 - Axalto (Euronext: NL0000400653 - AXL) today announced that PT Bank Central Asia, Tbk (BCA), Indonesia's largest retail bank, selected Axalto as its exclusive provider for the commercial rollout of its EMV cards. With this deployment, BCA pioneers EMV adoption in Indonesia with Axalto, and its customers can now enjoy greater security and enhanced payment convenience.

"We are proud to lead the Indonesian banking industry in the adoption of this standard, and to offer our cardholders the benefits of EMV advanced technology cards since the initial rollout last year. We constantly invest to ensure that our customers gain from international best practices, and our investment in this EMV solution is a demonstration of our commitment to provide the highest level of service and security," said Suwignyo Budiman, Director, BCA.

With this deployment, BCA seals its position as a first-mover and technology leader in the Indonesian banking industry, backed by Axalto's strong expertise and experience in EMV migration.

"As the Indonesian economy continues to grow, Axalto continues to see robust demand for its state-of-the-art technology, and is well poised to partner with leading players like BCA to offer solutions that are secure, personal and convenient," said Claus Hansen, Vice President, Axalto South East Asia. "As the global leader in financial and loyalty smart cards, we are proud to be the exclusive partner of BCA as they lead Indonesia in the migration to this advanced international standard. Sharing the same spirit of innovation, Axalto and BCA constantly take the lead in offering solutions that add value to their customers."

Note to Editors:

In the banking sector, microprocessor cards based on the EMV (Europay-MasterCard-Visa) international standard are replacing magnetic stripe cards at a fast pace. These intelligent cards with new advanced security features, offer an ideal enhanced option against fraud. Even more importantly, as Asian markets deregulate, they offer issuers the ability to deploy and manage a large variety of applications, enabling differentiation in a competitive financial services market. When it comes to card issuance, security, quality, speed, customization, personalization and innovation are key words.

Leveraging Axalto's worldwide expertise, and its innovative range of products designed in accordance with standards such as EMV and approved by major financial organizations - such as the Association for Payment Clearing Services (United Kingdom), Banksys (Belgium), GIE Cartes Bancaires (France), Malaysian Electronic Payment System (Malaysia), MasterCard, the People's Bank of China and Visa - customers worldwide enjoy the benefits offered by EMV migration.

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About Bank Central Asia, Tbk

BCA is the retail largest bank in Indonesia with 770 branches and more than 3,800 ATMs spread across the country. As a foremost bank which launched credit card with EMV, BCA Credit Card already reached for more 1 million cards consists of BCA Credit Card, BCA Visa, BCA MasterCard, and BCA JCB. BCA cards are accepted in millions of outlets globally as well as in 37.000 outlets in Indonesia, offering unparalleled convenience to customers. BCA has long been viewed a leader in technology adoption in the Indonesian marketplace, and was the first to offer such innovative payment solutions such as EMV-enabled credit cards.

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 60 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. For more info, please visit www.axalto.com

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