



Axalto Launches EMV Excellence Initiative in the Americas

CardTech/SecurTech, Las Vegas, April 13, 2005 – Axalto, the world's leading provider of microprocessor cards, today announced a new service offering to help card issuers, associations, acquirers and merchants achieve success as they implement the new international EMV (Europay MasterCard Visa) smart card standard. Axalto has brought together a team of experienced EMV specialists to assist financial institutions, payment associations, acquirers and merchants in Canada, Mexico, Brazil, and other countries in the Americas.

“Until now EMV migration has been complex and demanding for card issuers and has required specialized expertise often not available inside the organization,” said Paul Beverly, president, Americas for Axalto. “Customers can count on Axalto to help them simplify the process and achieve success. Our team of EMV specialists will support players in the region at various phases of their migration effort, from business strategy planning to gap analysis and program implementation. Axalto is capitalizing on its global chip migration experience and drawing on senior consultants located in the Americas.”

Axalto is also leveraging some reference projects with Visa and MasterCard members around the world. Recent work with MasterCard International and its issuers in Brazil is representative of the projects undertaken by Axalto. “The Axalto team played an important role for several years in our successful migration to EMV in Brazil,” said Desmond Rowan, SVP and general manager, MasterCard Brazil. “Their consulting specialists provided training and project management on everything from data elements on the chip to the card and key management to the card issuance systems. The availability of this broad range of expertise from a single company proved extremely valuable to our members, because they were able to maintain continuity throughout the several phases of the implementation.”

With this initiative, Axalto builds on its position as the world’s leading EMV solution provider. The company’s full line-up of hardware and software products as well as personalization and training services allows customers converting to EMV to concentrate on their core business. Such conversion is continuing to gain momentum due to the advanced services which can be offered on the microprocessor bank card platform, as well as the looming liability shift dates mandated by Visa and MasterCard.

For more information about Axalto’s EMV offerings, please call +1 888-343-5773 or visit www.axalto.com.

About Axalto

Axalto (Euronext: NL0000400653 AXL) is the world's leading provider of microprocessor cards (Gartner Dataquest 2004) — the key to digital networks — and a major supplier of point-of-sale terminals. Its 4500 employees come from 70 nationalities and serve customers in more than 100 countries, with worldwide sales reaching 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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For more info, please visit **www.axalto.com**

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