



## Press Release

### **NFC debit cards with contactless technology from Infineon**

#### **Graz: 7.6 million cards issued in Austria**

*Infineon Technologies Austria, Payment Service Austria and Austria Card are paving the way towards nationwide contactless payment with “red-white-red” know how. Near Field Communication (NFC) chip technologies from the Infineon Development Centre at Graz are used.*

VIENNA and GRAZ, 3 March 2016 – With a total of 7.6 million in use, the number of debit cards with contactless function issued in Austria has increased by 34.1 per cent over the last year. This is down to a strong trio of Austrian know how providers: Infineon Austria, Payment Service Austria (PSA) and Austria Card. Together with Austria Card, a security specialist in the field of Smart Cards, Infineon uses innovative NFC chip technologies to ensure that the cards are produced to the highest security standards. As Austria’s biggest service provider for card payments, Payment Service Austria is the organiser for the national roll out.

“Our innovations are opening up entirely new possibilities for applications to make our everyday lives easier. The NFC chip technologies from the Graz Development Centre that are used in the debit cards are therefore not only our contribution to the expansion of contactless payment in Austria, but are also proof of our “made in Austria” technical competence”, says Stefan Rohringer, Head of Development at the Infineon Technologies Austria AG Graz Development Centre.

#### **Nationwide expansion is the aim**

Thus 7.6 million users of NFC-capable debit cards in Austria are now able, thanks to Graz-based Infineon know how, to make secure and convenient payments by card at over 32,000 contactless terminals in retail outlets. The fact that this has resulted in a huge rise in acceptance among the population as a whole is regarded as a significant pointer by Dr. Rainer Schamberger, CEO of PSA: “Contactless and cashless payment is the future. For us, these 7.6 million users are not just a number, but a further milestone on the way to nationwide expansion of NFC technology in debit cards in Austria.”

The use of contactless payment at POS tripled in 2015 by comparison with 2014. The volume of transactions has risen by 226%. At the present time an average of

4.4 million contactless transactions are carried out per month, and the trend is continuing to increase strongly.

### **Three companies for contactless payment in Austria**

It is not a matter of chance that three important companies with Austrian roots (Infineon Austria, PSA and Austria Card) have joined forces in the field of “contactless payment”. “Each partner has their own special areas of competence. We contribute our expert knowledge of all aspects of chip software, as well as the production and personalisation of Smart Cards. Infineon contributes the chip hardware, and PSA provides services in the financial sector as a representative of the Austrian banks. Together we are able to combine the latest technologies to provide a secure total solution with real added value for consumers,” says Dr. Christoph Paul, Head of Banking Sales at Austria Card.

### **Security in focus: Infineon chip technologies from Graz**

Debit cards, personal ID, passports, health cards, driving licences – more and more documents are now using chip technologies. Almost all of these involve innovative Infineon solutions from the competence centre for radio-based security technologies based in Graz. For example, security controllers from Infineon are used in around half of all passports and ID cards worldwide – including the Austrian e-passport, for which Infineon supplies Österreichische Staatsdruckerei (OeSD) with security controllers from the SLE78 product family, including the digital security technology “Integrity Guard”.

A security controller from the same product family is also used in the new generation of Austrian social insurance cards, the “e-card”, which is a joint project involving Austria Card and Atos.

### **About Infineon Austria**

Infineon Technologies Austria AG is a group company of Infineon Technologies AG, a worldwide leading supplier of semiconductor solutions to make life more simple, secure and more environmentally friendly. Micro-electronics by Infineon reduces the energy consumption of consumer electronics, household devices and industrial installations. It contributes considerably to the comfort, safety and sustainability of vehicles and provides secure transactions in a connected world.

Besides Germany, Infineon Austria is the only site capable of meeting competencies for research & development, production as well as global business responsibility. Its headquarters is based in Villach, further branches are located in Graz, Klagenfurt, Linz and Vienna. With about 3,500 employees (1,300 of whom are in research & development) from around 60 nations, the company achieved a turnover of €1.4 billion in the 2015 fiscal year (ending in September).

Infineon Austria is the most research oriented company in Austria with a research quota of 25% of the total turnover.

Further information at [www.infineon.com/austria](http://www.infineon.com/austria).

#### **About Payment Services Austria (PSA)**

Payment Services Austria is THE competence centre for all aspects of debit cards and cash machines. Formed in 2012 by a demerger from PayLife which preserved existing ownership ratios, Payment Services Austria (PSA) is owned by the Austrian banks. As a partner of the banks, the specialist company in cashless payment is responsible for the stable and secure processing of all cash machine and debit card transactions, and supports these with innovative solutions and first-class customer service.

Further information at [www.psa.at](http://www.psa.at).

#### **About Austria Card**

Austria Card is the partner of choice for companies and organisations in the Payment, Government, Enterprise, Retail and Public Transport segments requiring sophisticated services in the field of digital security. A team of approximately 400 employees produces around 60 million cards a year, two thirds of which are exported, mainly to eastern Europe, Scandinavia and the Middle East.

Austria Card is owned by Austria Card AG, Vienna, which is also the parent of the Greek company Inform. This company was formed in 1897 and is the regional leader in the fields of information management and document processing.

Further information at [www.austriacardag.com](http://www.austriacardag.com).

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