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ORGA gains foothold in Turkey's banking market

Bilesim awards major order for Ziraatbank and Halkbank

Paderborn, July 2005 – ORGA and the local partner OLCSAN have succeeded in gaining a foothold in a strongly expanding region by winning a major order from Bilesim A.S. Bilesim is the Alternative Distribution Channels and Payment Systems company that handles all operations for Turkey's Ziraatbank and Halkbank. ORGA is to supply credit cards with a chip to Ziraatbank in Turkey and Bosnia as well as to Turkey's Halkbank based on ORGA's EMV Lite Y product.

As a state-owned bank, Ziraatbank is one of Turkey's most profitable enterprises and is regarded as highly innovative. To date, the country's largest banking group has already issued around 1 million Visa and MasterCard credit cards.

"We have chosen ORGA not only for our chip card vendor, more importantly for our long-term partnership. And ORGA proved their commitment for those expectations," says Soner Canko, General Manager of Bilesim A.S.

With the combination of EMV Lite Y, a product that can be personalized either as a Visa or MasterCard (M/Chip 4 and VSDC), and the open global Card Personalization Standard (EMV CPS), ORGA offers international banks and personalization bureaus the perfect entry-level solution for migrating to the smart card. This concept impressed Bilesim, the service provider subsidiary of Ziraatbank that is in charge of the card side of the business.

"The order from Ziraatbank means that ORGA has gained a foothold in an extremely attractive region. Not only our single mask and personalization concept but also the post-issuance personalization capability known from multi-application platforms convinced this Turkish bank," is how Christopher Goulet, Sales Manager Europe for banking at ORGA, explains this success. "CPS breaks down the conventional link between cards and personalization and is an ideal solution for banks wishing to enter the smart card world" continues Goulet.

EMV Lite Y from ORGA is distinguished by high security features, such as Static Data Authentication (SDA), offline and on-line PIN, as well as terminal and card risk management. Apart from the traditional payment application, a bonus program can also be integrated. The product also supports post issuance enabling new applications to be loaded or existing applications

to be modified on the card, which gives issuers flexibility, particularly for loyalty applications.

The personalization standard EMV CPS offers a totally innovative approach. Banks and personalization bureaus can load a card profile once and then reuse it for other card programs (products) or add-on applications.

This approach saves time and money and means above all that banks have greater freedom when it comes to choosing their suppliers. CPS simplifies the configuration of both EMV and non-EMV cards.

“As a clear commitment to the financial industry in Turkey, ORGA has developed EMV Lite Y and CPS, a unique product package,” says Silvio Stockmann Head of the Business Unit Banking. EMV Lite Y and CPS, a global personalization standard, have both been certified by Visa and MasterCard.

As a member of the programs M/Chip 4 from MasterCard and Visa Global Smart Partner, ORGA develops highly secure chip solutions that enable end-to-end processing of transactions with EMV smart cards based on both specifications. In addition, ORGA accompanies banks migrating from magnetic stripe cards to the highly secure smart card with an extensive range of consulting and training as well as testing and release tools for the PC. In the first half of 2005, ORGA shipped 30 million cards to the financial sector.

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ORGA is a pioneer and one of the world's most successful players in the smart card industry. ORGA stands out through the innovative, customized system solutions it creates for its customers on the basis of card technology. Its portfolio includes card-related hardware, software, consulting and services for the Telecommunications, Health, ID and Banking sectors.

Headquartered in Paderborn, Germany, ORGA has an array of modern production facilities, including its Smart Card Center in Flintbek near Kiel and manufacturing plants in Russia, India and Brazil. The ORGA Group includes the billing specialist ORGA Systems, subsidiaries in the U.S., the United Arab Emirates, the UK, Singapore, Portugal, Russia, Brazil, South Africa and Romania, a joint venture in India and numerous branch offices throughout the world. With a workforce numbering over 1,276 employees worldwide, the ORGA Group posted sales of EURO 201 million in fiscal 2004.

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BILESIM A.S. is an Alternative Delivery Channel and Card Payment Systems company with one of the most recognized and respected institutions in Turkey. BILESIM A.S. manages a full range of card payment program and services including credit cards, debit cards, POS, ATM, call center and other related operational services.

Being owned by two state-owned banks, namely T.C. Ziraat Bankasi A.S. and T. Halk Bankasi A.S., BILESIM A.S. has the soundest shareholder structure in Turkey among other Alternative Delivery Channels and Card Payment System

companies. BILESIM A.S. has full coverage in Turkey thanks to the nationwide branch network of its two shareholders, since T.C. Ziraat Bankasi is No. 1 and T. Halk Bankasi is the 4th ranking bank in Turkey in terms of total assets and branch networks.

BILESIM A.S. and its 350+ employees currently provide service to one foreign and four domestic banks and financial institutions, including 10,000 merchants, 2,000 ATMs, 1,660 branches, as a result of its leading-edge technology, complete confidentiality and highly qualified workforce.

Based on the principles of providing the best-possible services, information-sharing and an innovative approach, and viewing its highly quality workforce as its most valuable asset, BILESIM A.S.'s mission is to continue offering its services successfully in the competitive Turkish market.