

FACTSHEET CARD COMPLETE GROUP

With over 1.3 million cardholders and a nationwide network of acceptance partners, the card complete Group, consisting of card complete Service Bank AG and DC Bank AG, is Austria's clear market leader in the credit card sector. As a fully integrated provider, card complete unites all the elements of cashless payment under one roof.

card complete is an **issuer** of Visa, Mastercard and JCB cards and, as a licensee, is responsible for upholding the international card standards as set out in the licensing agreement. card complete sells its credit cards in cooperation with its 25 Austrian partner banks.

As an **acquirer**, card complete negotiates acceptance contracts with merchants and handles card payments of all the common card brands. Numerous acceptance partners in Austria accept Visa, Mastercard, JCB, Union Pay, Maestro and V-PAY through card complete.

As a **processor**, card complete handles the settlement of national and international payment card transactions as well as all related back-office processing itself.

By acting as a **full-service provider**, card complete is able to guarantee its customers and acceptance partners the highest standards of security and service at all levels of cashless payment.

card complete's history – Milestones on the Austrian card market

- In January **1995**, Visa-SERVICE Kreditkarten AG was founded. The first Visa Gold Card in Austria was issued.
- By **1988**, Visa had over 100,000 cardholders in Austria. By 1998, this number had reached one million.
- In **2003**, Visa introduced delivery of monthly statements by email and the "Verified by Visa" security system.
- **2004** saw Visa card production adopt EMV Chip technology.
- On **15 September 2007** the company name was changed to card complete Service Bank AG.
- In the summer of **2008**, card complete also began to issue Mastercards.
- By **2010**, card complete had become Austria's largest domestic credit card provider, with more than 1.1 million cardholders and a comprehensive network of accepting partners.
- In **2011**, card complete issued Austria's first Visa payWave contactless credit card in the form of its Visa Olympia Gold Card.
- The autumn of **2012** saw card complete launch the new terminal generation with NFC technology for contactless payment on the Austrian market.
- Since the autumn of **2013**, all Visa and Mastercard credit cards have been issued with NFC functionality.
- With the introduction of its JCB Balance Card in February **2015**, card complete has become the largest issuer of JCB Cards in Europe. With the purchase of DC Bank AG in the autumn of 2015,

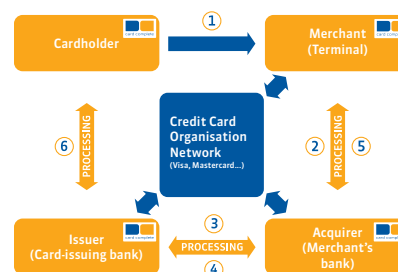
card complete reinforced its position as Austria's leading credit card provider and expanded its portfolio to include Diners Club cards.

- Beginning in **2016**, all credit cards are issued as "PIN First" cards, meaning that Cardholders confirm their transactions by PIN rather than signature. Cardholders have the opportunity to choose their own PINs and, with the new Self-Service Portal, to manage their accounts even more conveniently and securely.
- In **2018**, card complete introduced a fully digital application process that enables consumers to apply for cards online using Video ID.

Who are the participants in the credit card business?

Credit card organisations such as Visa, Mastercard or JCB conclude licensing agreements with a cardholder's bank (the Issuer) and a merchant's bank (the Acquirer) that give these banks the right to carry out payments with their products. The cardholder's bank, as a licensee, issues the card to its customer (the cardholder), while the merchant's bank contracts with its customer (the merchant) to process credit card transactions.

How a credit card transaction works



1. The cardholder uses the card to make a purchase from a merchant.
2. In order to ensure that the purchase amount is within the approved spending limit, the merchant sends an electronic inquiry to its bank, asking for authorisation of the amount.
3. The merchant's bank checks the cardholder's creditworthiness by sending an inquiry to the cardholder's bank. If the transaction is in order, it is approved by the cardholder's bank.
4. The cardholder's bank then remits the amount in question to the merchant's bank.
5. The merchant's bank credits the amount (minus a small percentage as a fee) to the merchant's account.
6. The amount appears as a debit on the cardholder's monthly statement.

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card complete Services

- Broad range of card products for private and business customers
- Substantial travel and travel cancellation insurance packages for private and corporate customers in cooperation with Vienna Insurance Group (Wiener Städtische)
- Processing systems for all domestic and international transactions with own Point-of-Sale terminals as well as online via Web terminals (in cooperation with PSP-Payment Service Providers)
- Installation, configuration and ongoing maintenance of terminals
- Constant improvement and development of terminals for all areas of application
- Service and support for a large merchant network
- Customer care and support services for cardholders and acceptance partners (incl. 24-hour Hotline)
- Unique tourism portal for cardholders and acceptance partners at www.completeurlaub.com
- An online complete Shop offering cardholders a selection of exclusive leisure, experience and lifestyle products in various points categories at attractive prices.

card complete Products

Cards

card complete's portfolio includes products for every need:

- Visa, Mastercard and JCB private cards with or without travel and travel cancellation insurance
- Visa Corporate Card programmes with a variety of services for companies of every size
- Prepaid cards from Visa and Mastercard loaded with funds that can be used by cardholders anywhere in the world.

More information on card complete card products can be found at: www.cardcomplete.com/privatpersonen

Terminals

All cards — whether Visa, Mastercard, JCB, Maestro, UnionPay or V PAY — are accepted by card complete's POS terminals and the transactions processed by its service organisation. American Express and Diners Club transactions can also be handled via card complete terminals. The terminals adhere to the EU-wide SEPA standards, are fully EMV-capable and are usable through-out Europe. Card complete's range of terminals includes stationary devices, mobile devices, outdoor terminals and unmanned terminals with the latest technology.

Within the framework of its broad service offering, card complete is able to offer additional solutions and support tailored to the individual needs of the acceptance partner.

Detailed information on card complete terminals is available at: www.cardcomplete.com/unternehmen



Status 08/20

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