

Media release

## Viseca posts positive result and breaks records with card portfolio

**Despite ongoing Covid-19 measures, Viseca closed out the first half of 2021 with a profit. Economies of scale and rigorous cost management have contributed to the positive result. The card portfolio scaled record heights. Viseca is cautiously optimistic about the second half of the year.**

Zurich, 27 August 2021 – Following the Covid-19 restrictions that dominated 2020, the first half of 2021 was all about the fight against the pandemic and the associated gradual opening-up of significant parts of public life. Viseca's half-year results are correspondingly encouraging: The bottom line is that turnover remained stable in the first six months with only a minimal decline of 0.6 percent to CHF 189.0 million (2020: CHF 190.2 million). During the same period, consolidated earnings climbed to CHF 12.5 million (2020: CHF -11.8 million), significantly outperforming the previous year, not least due to rigorous cost management.

Equity amounted to CHF 566.9 million as of 30 June 2021, which corresponds to a very solid equity ratio of 51.1 percent. On 16 July 2021, Viseca also repaid the last outstanding bond in the amount of CHF 275 million, which means that it is not currently active on the capital market.

### **Expanding card portfolio and increasing transaction turnover**

In recent months, the card portfolio has continued to grow, amounting to 2.58 million cards as of 30 June 2021, which equates to an increase of around 50 percent compared to the previous year. This strong growth is primarily due to the migration of the Manor myOne customer card to the Manor World Mastercard® card as well as to new business with new-generation debit cards. Viseca is benefiting from the economies of scale of these portfolios, though naturally they contribute less operating income per card than the traditional credit card business. Transaction turnover increased significantly in the first half of 2021, by no less than 24.9 percent to CHF 5,639 million (2020: CHF 4,516 million).

### **Mixed outlook for the second half of the year**

The efforts of the Federal Office of Public Health (FOPH) regarding the vaccination and the accompanying easing of Covid-19 measures to date give cause for cautious optimism. For the second half of 2021, Viseca therefore anticipates a further slight recovery of the economy despite the Delta variant. Overall, this should have a positive impact on the company's full-year revenue.

**Viseca – swiss cashless competence**

Viseca ist eine führende Anbieterin von Produkten und Dienstleistungen im Bereich des bargeldlosen Bezahlers. Dazu gehören die Herausgabe von Zahlkarten (Viseca Card Services SA), die Erbringung von Dienstleistungen rund ums Kartengeschäft für Issuer (Viseca Payment Services SA) sowie die Entwicklung von innovativen Finance-Management-Lösungen (Contovista AG). Der Umsatz im 2020 lag bei CHF 385.2 Mio. Viseca ist im Besitz der grössten Schweizer Kantonal- und Retailbanken. Dazu gehören alle Kantonalbanken, die Raiffeisen Gruppe, Entris Banking, Migros Bank, Bank Cler, Regionalbanken sowie Privat- und Handelsbanken.

**Medienkontakt**

Viseca Holding SA, Hagenholzstrasse 56, 8050 Zürich  
+41 58 958 60 47, [media@viseca.ch](mailto:media@viseca.ch), [www.viseca.ch/corporate](http://www.viseca.ch/corporate)

**Rechtlicher Hinweis**

Diese Mitteilung enthält explizit oder implizit gewisse zukunftsgerichtete Aussagen betreffend Viseca Holding und ihrer Geschäftsaktivitäten. Solche Aussagen beinhalten bekannte und unbekannt Risiken und Unsicherheitsfaktoren, die zur Folge haben können, dass die tatsächlichen Ergebnisse, die finanzielle Lage, die Leistungen oder Errungenschaften der Viseca Holding wesentlich von denjenigen Angaben abweichen können, die aus den zukunftsgerichteten Aussagen hervorgehen. Diese Mitteilung ist mit dem heutigen Datum versehen. Viseca Holding übernimmt keinerlei Verpflichtung, zukunftsgerichtete Aussagen im Falle von neuen Informationen, zukünftigen Geschehnissen oder aus sonstigen Gründen zu aktualisieren.