



Raiffeisen Bank Romania signs an ATM and POS Outsourcing Agreement with Euronet

Agreement includes outsourcing for 900 ATMs and 6,000 POS devices

BUCHAREST, ROMANIA and LEAWOOD, KANSAS, USA—September 24, 2003— Euronet Worldwide, Inc. (Nasdaq: EEFT), a leading electronic payments provider, today announced a multi-year agreement to provide end-to-end ATM, EFT POS and transaction gateway outsourcing services to Raiffeisen Bank S.A., the third largest retail bank in Romania and the largest Raiffeisen subsidiary outside of Austria.

Euronet will provide end-to-end ATM and EFT POS operation and management services, Visa and MasterCard transaction gateway routing, settlement, reporting services, stand-in processing and value-added services such as electronic recharge and bill payment for the bank's current approximately 600 ATMs and 2,700 EFT POS terminals. Raiffeisen Bank plans to deploy an additional 300 ATMs and 3,300 EFT POS terminals in the first 24 months of this partnership.

Raiffeisen Bank Romania has used Euronet's Integrated Transaction Management software for their debit card, ATM, POS and merchant management systems since November of 1999. Leveraging these existing applications will significantly reduce the time and costs of migrating the Bank's ATMs, EFT POS terminals and transaction routing services to the Euronet operations center, located in Budapest, Hungary.

"Euronet's end-to-end outsourcing and value-added services will allow us to provide innovative ATM and POS services to our clients, will allow us to focus on establishing and maintaining new account holder relationships and will provide us with significant operational savings," stated Steven van Groningen, President and CEO of Raiffeisen Bank Romania.

"This outsourcing project will enable Raiffeisen Bank to meet the needs of our corporate and retail clients and will allow us to acquire a larger portion of the rapidly increasing Romania card market," said Rasvan Radu, Vice President for Retail Banking of Raiffeisen Bank Romania. "Based on our experiences with Euronet in this market and this region, I am confident that this project will be implemented quickly and smoothly."

Raiffeisen Bank Romania represents the fourth ATM and the second EFT POS agreement with a Raiffeisen subsidiary for outsourcing services in central Europe with Euronet. Raiffeisen Bank Romania follows ATM and EFT POS agreements with Raiffeisenbank Austria d.d. in Croatia and ATM outsourcing agreements with Tatra Bank in Slovakia and Raiffeisen Bank Rt. in Hungary. It is Euronet's first end-to-end ATM and EFT POS outsourcing project in the Romanian market.

"Building on our established relationship with Raiffeisen Bank is another example of how we assist our customers in operating efficiently and effectively in a competitive marketplace," said Daniel R. Henry, Euronet Worldwide President and Chief Operating Officer. "Through this agreement, we will enable Raiffeisen to reduce its costs and to place more focus on its core business even while offering new products and significantly expanding its presence in Romania. The expansion of our partnership will ensure the consistency of the Raiffeisen brand and its transaction offering throughout the region. We look forward to expanding our presence in Romania as well."

About Euronet Worldwide

Euronet Worldwide is an industry leader in providing secure electronic financial transaction solutions. The company offers outsourcing and consulting services, integrated EFT software, network gateways, and electronic top-up services to financial institutions, mobile operators and retailers. These solutions enable our clients' customers to access personal financial information and to perform secure payment transactions-any time, any place. Euronet operates the largest independent pan-European ATM network, and is a leading provider of electronic distribution service, or top-up services, for prepaid mobile airtime. The company has processing centers located in the U.S., Europe and Asia, and processes electronic top-up transactions at more than 50,000 points of sale across 18,000 retailers in Europe, Australia and the U.S. With corporate headquarters in Leawood, Kansas, USA, and European headquarters in Budapest and London, Euronet serves clients in more than 60 countries. Visit our web site at www.euronetworldwide.com.

About Raiffeisen Bank Romania S.A.

Raiffeisen Bank Romania, a majority owned subsidiary of Austria's Raiffeisen Zentralbank Oesterreich (RZB) ranks among the leading and fastest growing financial institutions in Romania. 2002 year-end results showed an increase in assets of 21.5%, almost triple the market average. The strategy of the bank is to consolidate a leading position on the local market as an universal bank, providing a full range of products and services for individual, SME and corporate clients via its 200 outlets network as well as via alternative distribution channels – fixed and mobile phone, ATM, EPOS, Internet. Raiffeisen Bank holds a strong position on the cards market – 12% market share in terms of number of active cards and 23.5% in terms of number of EPOS.