



## **Pekao SA Utilizes Euronet ATM Network to Expand Reach in Poland**

LEAWOOD, KANSAS, USA and WARSAW, POLAND - October 23, 2002 - Euronet Worldwide, Inc. (Nasdaq: EEFT), a leading provider of secure electronic financial transaction solutions, today announced a multiyear ATM network participation agreement with Pekao SA, the second largest retail bank in Poland and member of the UniCredito Group. UniCredito Italiano is one of the largest banks in Europe.

Beginning November 1, 2002, Pekao SA will market Euronet ATMs to their 3.8 million cardholders as an extension of the bank's ATM network. From the perspective of a Pekao SA customer, Euronet's 450 ATMs in Poland will have the same price and functionality as their bank's 1,090 proprietary ATMs. By joining forces with Euronet, Pekao SA will offer their customers the largest ATM network in Poland.

Transactions on Euronet ATMs from Pekao SA customers will be switched directly to their bank for authorization and settlement. The bank will pay a fixed fee per transaction to Euronet and has committed to monthly transaction minimums. This 3-year, multimillion dollar contract will significantly add to the operating profit of Euronet's ATM network in Poland.

"Our agreement with Euronet sets a new standard in the Polish market for leadership, allowing our customers to have access to more ATMs without having to pay a commission fee," said Sebastian Luczak, Pekao spokesman. "We expect other banks will follow Pekao SA to adjust their offer to the market standard we have set."

The agreement includes Euronet ATM Recharge and Mobile Recharge, which enables Pekao SA customers to recharge prepaid mobile airtime through ATMs or directly from their mobile phones. Bank customers can register for mobile recharge on the Euronet and Pekao SA ATM networks. Euronet has agreements with all mobile operators in Poland-Centertel, Plus, and Era-ensuring convenient access to prepaid mobile accounts.

"By reducing costs to consumers and enabling access to a wider set of ATMs, our friends at Pekao SA will greatly increase their competitive advantage on the Polish market," said Michael J. Brown, Euronet Worldwide chairman and CEO. "Poland is the largest and fastest growing market in Central Europe, and we are committed to support our partners with innovative and cost-effective transaction processing solutions to stay competitive."

### **About Euronet Worldwide**

Euronet Worldwide is an industry leader in providing secure electronic financial transaction solutions. The company offers financial payment middleware, financial network gateways, outsourcing and consulting services to financial institutions and mobile operators. These solutions enable their customers to access personal financial information and perform secure financial transactions - any time, any place. The company has processing centers located in the United States, Europe and Asia, and owns and operates the largest independent ATM network in Europe. With corporate headquarters in Leawood, Kansas, USA, and European headquarters in Budapest, Hungary, Euronet serves more than 200 clients in 60 countries. Visit our web site at [www.euronetworldwide.com](http://www.euronetworldwide.com).

### **About Pekao SA**

Pekao SA ensures constant and attractive growth of the bank's value through strengthening its leading position on the domestic market, steady development on the markets of Central Europe as a universal financial institution and a reliable partner for clients. The bank has received many awards, including the Banker Award 2002 from The Banker for the best Polish bank, the Best Bank in Poland award from Global Finance magazine as well as the Award for Excellence from Euromoney magazine.

### **About UniCredito Italiano**

UniCredito Italiano is one of Europe's largest banks, with a market capitalization of 23.5 billion Euros as of Oct. 16, 2002. Since 1999, UniCredito has substantially increased its international presence through successful acquisitions of leading commercial banks, such as Pekao SA; Bulbank, the largest Bulgarian Bank; Unibanka, the fifth largest bank in the Slovakian Republic; and Zagrebacka Banka, the largest Croatian bank. In Turkey, UniCredito Italiano and the Koc Group reached an agreement to establish a partnership in the field of financial services. UniCredito came into being in October 1998 when Credito Italiano and Rolo Banca 1473 merged with Cariverona, Cassa di Risparmio di Torino and Cassamarca. During 1999, two other banks joined

the group; Cassa di Risparmio di Trento e Rovereto and the Cassa di Risparmio di Trieste. Visit their web site at [www.unicredito.it](http://www.unicredito.it).

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