



Croatia's third largest bank selects Euronet's Credit Card software

LEAWOOD, KANSAS and SPLIT, CROATIA—September 10, 2003—Euronet Worldwide, Inc. (Nasdaq: EEFT), a leading electronic payments provider, today announced that Splitska Banka, Croatia's third largest bank, will implement Euronet Integrated Credit Card software in conjunction with Euronet's Debit Card System and Merchant Management System.

Splitska Banka, a member of HVB Group and the leading Visa bank in Croatia with 300,000 customers, selected the Euronet card and merchant software packages to accommodate a comprehensive electronic funds transfer business with ATM, POS, debit and credit card solutions. Splitska Banka has full functionality to provide processing services to other banks as well. The bank expanded its existing Euronet solutions, which included ATM and POS management, ATM recharge and connections to Visa, MasterCard and American Express.

"As a dedicated and proven partner, Euronet has consistently delivered reliable solutions for our banking operations," said Petar Lisica, Advisor to the Management Board at Splitska Banka. "With these additional integrated Euronet software solutions, we are streamlining and standardizing our IT platforms, while saving time and costs."

Euronet's core technology, Integrated Transaction Management (ITM), enables banks to deliver a range of highly specialized applications through a central, interactive gateway. This advanced, scaleable middleware provides flexibility for banks to expand their service offerings into additional customer delivery channels.

"As one of the most progressive banks in its region, Splitska Banka uses electronic transaction services to provide comprehensive and convenient offerings to its clients," said Jim Jerome, Euronet Worldwide executive vice president and managing director of the software division. "By leveraging the Euronet ITM core system, Splitska Banka can seamlessly incorporate other Euronet solutions to meet future business needs."

Splitska Banka is one of four banks in the HVB Group that has partnered with Euronet to provide financial solutions. Euronet also has HVB partnerships in Germany, Poland and the Czech Republic.

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 HVB Group

The HVB Group is the second-largest private bank in Germany and the leading European real estate financier. With over 69,500 employees, 2,300 branch offices and over 8.5 million customers, HVB is number one in the heart of Europe. In terms of its total assets of some €725 billion, HVB ranks third among all banks in Europe.