

EURONET NEWS RELEASE

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EURONET LAUNCHES PRE-PAID MOBILE PHONE SERVICE AT ATMS IN POLAND

Budapest, Hungary, November 19, 1999 — Euronet Services Inc. (Nasdaq: EEFT) announced the introduction of a new service in Poland that allows customers of ERA GSM mobile telephone services to purchase pre-paid phone vouchers at Euronet ATMs.

Customers of the ERA GSM service "Tak Tak" can now purchase one of three denominations of pre-paid mobile telephone vouchers by using their bankcards at Euronet ATMs. Their accounts are debited automatically and the consumer is not charged any additional fee for performing the transaction.

The process is quick, user-friendly, and convenient: it is available 24 hours a day, 7 days a week, 365 days a year on over 300 Euronet ATMs throughout the country. Until now, the telephone vouchers were mainly available during regular shopping hours at certain shops, kiosks, and newsstands. The ATM service went live in mid-October and was welcomed in the Polish market where mobile phone use is growing rapidly.

Michael Brown, Euronet's Chairman and CEO, said, "This new service is the first of its kind in Poland and represents just one of many new products and services that can be delivered to the consumer through the ATM. As the leading non-bank ATM network in Europe, we are interested in offering more than just cash withdrawals. We believe that Euronet ATMs in all our markets will eventually serve as consumer touch points for a variety of e-commerce transactions."

Adam Wojacki, Marketing Director of ERA GSM said, "As the leading GSM service provider in Poland, ERA strives to offer its customers maximum flexibility and convenience. Partnering with Euronet enables us to extend our reach to over 300 new sales outlets that are open around the clock throughout the country. We welcome this innovative new service that makes it easier for our customers to do business with us."

Euronet also offers the same service on over 300 of its ATMs in Hungary to customers of a GSM service provider in Hungary.

Euronet Services Inc. is a leading provider of electronic financial solutions and transaction processing services. Euronet operates a network of over 2,000 ATMs in Europe and the U.S. and offers ARKSYSTM software, an integrated software suite for electronic payment and transaction delivery systems compatible with the IBM AS/400 computer. With offices in eight countries on two continents, Euronet Services offers ATM network development and participation, outsourced management solutions, comprehensive software solutions, and professional and consulting services to retail banks and companies in more than 70 countries around the world.