



REN Payments Platform from Euronet Worldwide, Inc. to Power Marker Trax™ Digital Casino Marker Management System

September 28, 2021

Solution to serve physical casinos as well as online casinos and sports betting operators

LEAWOOD, Kan., Sept. 28, 2021 (GLOBE NEWSWIRE) -- Euronet Worldwide, Inc. (NASDAQ: EEFY), a leading global financial technology solutions and payments provider, announced today it will license its REN payments platform (REN) to Marker Trax, LLC, of Las Vegas for use in the company's cloud environment where it will provide transaction processing and other core functionalities for a ground-breaking digital casino marker management system.

The project expands REN's use cases from traditional financial services into the gaming market where casino patrons are forecasted to spend \$516 billion globally and about \$150 billion in the North American market in 2021.¹ Part of this expenditure includes markers (casino credit) that offer convenience to patrons while increasing "coin in" amounts at electronic gaming machines and overall gross gaming income for casinos.

Marker Trax is a first-of-its-kind, regulatory-compliant and cashless alternative to the traditional casino marker. In addition to convenience for players, Marker Trax provides casinos with the tools to manage marker underwriting and repayments, ensuring money remains with the casino by tracking the marker in the patron's digital account and collecting funds at the end of each gaming session.

The Marker Trax solution includes a mobile app and website that casino patrons use to apply for a marker and obtain a credit decision within minutes, replacing a manual marker-issuing process casinos have historically used that is time-consuming for patrons and labor intensive for casino cashiers.

After refining its concept in recent years, Marker Trax recently received approval from the Nevada Gaming Control Board. Many prominent casino operators have committed to the Marker Trax program following the successful implementation of the solution at other casinos in California and Nevada. Marker Trax now is turning to Euronet and REN to deliver its digital marker management system to the broader North American and global casino market.

Once fully implemented in the Marker Trax cloud environment, REN will provide scalability for a growing user base and transaction speed for enhanced user experiences. REN will also power many key features in the Marker Trax solution including patron identity verifications, underwriting, payments processing, settlement, reporting and the enablement of communications between Marker Trax and disparate credit bureaus, payment gateways and bank systems.

"Our digital marker management system has been extremely well received by both casino patrons and operators in our initial rollout to the market," said Gary Larkin, Chief Strategy Officer at Marker Trax. "Traditional markers reach about 1% of patrons but we see the potential to expand the availability to a majority of players through the convenience of our mobile digital marker system. As an emerging and fast-growing company, we also are extremely excited to be the first to leverage the fintech-enabling technology of REN in a new market vertical like gaming that needs an innovative platform to support its rapid transformation to a cashless environment."

In addition to its improved settlement procedures that ensure marker funds are repaid to the casino, the Marker Trax system supports responsible gaming initiatives with the transparent management of each marker.

"When we searched for new vertical markets to apply REN, the gaming industry was high on our list as long as we could identify an innovator who saw the same opportunity for disruption," said Kevin Caponecchi, Executive VP and CEO, epay, Software and EFT Asia Pacific Division. "With Marker Trax, we found the perfect partner for breaking into a new industry and the flexibility of REN fits perfectly into their plans for expanding the product offering over time as casinos push toward cashless gaming."

Besides physical casinos, the REN-powered Marker Trax solution will be available to online casinos and sports betting operators that deliver gaming options through Web applications and smartphone apps.

Development of the REN-powered Marker Trax solution is underway with initial versions expected to be completed by the end of 2021.

Learn more about REN at <https://www.euronetworldwide.com/ren>.

About Marker Trax

Marker Trax is a cashless, digital alternative to a casino marker. The product is the first of its kind to offer regulatory-compliant casino marker technology that takes inefficiency out of issuing advances and provides casinos with the tools to manage their casino credit underwriting and repayments. Developed and patented by the company's founder, Gary Ellis, in 2018, Marker Trax makes for a more efficient gaming experience for players. The Marker Trax system allows players to be scored and given access to their markers in minutes. Marker Trax integrates into casino operating systems, allowing for easy start-up and player tracking. More information about Marker Trax can be found on the company's website at www.markertrax.com.

About Euronet Worldwide, Inc.

Euronet Worldwide, Inc., is an industry leader in processing secure electronic financial transactions. The company offers payment and transaction processing solutions to financial institutions, retailers, service providers and individual consumers. These services include comprehensive ATM, POS and card outsourcing services, card issuing and merchant acquiring services, software solutions, cash-based and online-initiated consumer-

to-consumer and business-to-business money transfer services, and electronic distribution of digital media and prepaid mobile phone time.

Euronet's global payment network is extensive - including 46,246 owned and operated ATMs, approximately 375,000 EFT POS terminals and a growing portfolio of outsourced debit and credit card services which are under management in 61 countries; card software solutions; a prepaid processing network of approximately 748,000 POS terminals at approximately 333,000 retailer locations in 60 countries; and a global money transfer network of approximately 490,000 locations serving 160 countries. With corporate headquarters in Leawood, Kansas, USA, and 66 worldwide offices, Euronet serves clients in approximately 175 countries. For more information, please visit the Company's website at www.euronetworldwide.com.

¹ Global Gambling Market Report 2021: <https://www.prnewswire.com/news-releases/global-gambling-market-report-2021-market-to-grow-from-465-76-billion-in-2020-to-516-03-billion-in-2021--forecast-to-2030--301224701.html>

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Source: Euronet Worldwide, Inc.