Euronet Signs Strategic Partnership Agreement to Acquire Merchant Acquiring Business of CrediaBank in Greece

January 7, 2026

Euronet to also provide financial services to the bank, and the companies plan to launch an account-to-account consumer digital wallet.

LEAWOOD, Kan., Jan. 07, 2026 (GLOBE NEWSWIRE) -- Euronet (NASDAQ: EEFT), a global leader in payments processing and cross-border transactions, and CrediaBank S.A. ("CrediaBank"), the fifth largest operating bank in Greece, have entered into a definitive agreement for Euronet to acquire CrediaBank's merchant acquiring business. In addition, Euronet will provide financial services to the bank, and the companies plan to launch an account-to-account consumer digital wallet.

The transaction is expected to close in the third quarter of 2026, subject to regulatory approvals and customary closing conditions.

Agreement Expands Merchant Acquiring in Greece

The agreement will merge CrediaBank's merchant portfolio with Euronet's existing merchant acquiring business in Greece, further strengthening Euronet's leading position in merchant acquiring services in the country. The combined operations are expected to process more than $22B annually and serve more than 240,000 merchants.

By combining Euronet's industry-leading payments technology and international experience with CrediaBank's country-wide branch network, the partnership will enhance service quality, expand product offerings, ensure uninterrupted nationwide customer service and deliver additional digital services to the bank's customers.

The agreement also provides Euronet with a long-term strategic partnership with the bank for exclusive sales distribution through the bank's branch network and the development of new, incremental value-added services.

The transaction accelerates Euronet's strategic goal of a diversified, future-ready revenue mix, providing multiple customer touchpoints that span the digital and physical world of payments. Designed for the next generation of digital financial services across the globe, the strategy is anchored by Ren, Euronet's modern and scalable payments platform, and was recently enhanced through the acquisition of the CoreCard revolving credit platform.

Agreement Includes Plans to Launch Account-to-Account Payment Wallet

As part of the agreement, Euronet and CrediaBank are partnering to deliver a modern digital wallet built on Euronet's wallet platform and payment infrastructure. The wallet will integrate IRIS, the national instant payment rails for account-to-account transactions, and combine it with Euronet's loyalty and other value-added services, thus aligning with the accelerating European shift toward cardless payment models.

While supporting each company's broader digital and growth strategy, the agreement brings together Euronet's technology and payments expertise with CrediaBank's banking capabilities, creating mutual commercial benefits through expanded customer reach, increased transaction volumes and the development of new digital use cases.

Euronet to Offer Financial Services to CrediaBank

Under the agreement, Euronet will provide CrediaBank with issuing services for credit, debit and prepaid cards. In parallel, Euronet will extend the existing ATM participation agreement by fully managing the acquired in-branch and off-site bank ATMs. These agreements will also enable CrediaBank to extend to its customers Euronet's established and proven proprietary technology products, including, among others, the provision of cash, card-based acquiring, alternative payment acquiring, online acquiring and tokenized payments.

"*Euronet has been present in the Greek market for more than 25 years with all its business divisions, including EFT, Money Transfer and epay,*" said Nikos Fountas, Euronet EVP and CEO of EFT EMEA and Americas. "*With our combined assets and state-of-the-art technology, we have emerged as the largest payments provider in the country. We have a long history of success and deep knowledge of the payments products that are in demand by consumers and businesses. This partnership marks a milestone for expanding our presence and introducing additional digital payment innovations to the Greek market.*"

"*We are pleased to announce this new collaboration with Euronet, which spans multiple areas of our operations. Euronet's cutting-edge technological expertise is expected to enhance our operational flexibility, support the reduction of operating costs, and drive improvements in efficiency and profitability. This partnership further strengthens our ability to deliver innovative, high-quality services to our customers, ensuring a seamless and top-tier experience,*" said Eleni Vrettou, CrediaBank CEO.

About CrediaBank

CrediaBank is the fifth largest bank in Greece by total assets serving c. 300,000 active corporate and retail customers through a total of 65 retail banking branches and 5 business centers across the country offering a broad range of financial services, including loans, deposits, insurance products, investment products, mutual funds and stock trading services to retail and corporate customers.

About Euronet

A global leader in payments processing and cross-border transactions, Euronet moves money in all the ways consumers and businesses depend

upon. This includes money transfers, credit/debit processing, ATMs, point-of-sale services, branded payments, currency exchange and more. With products and services in more than 200 countries and territories provided through its own brand and branded business segments, Euronet and its financial technologies and networks make participation in the global economy easier, faster and more secure for everyone.

Starting in Central Europe in 1994, Euronet now supports an extensive global real-time digital and cash payments network that includes 57,534 installed ATMs, approximately 592,000 EFT point-of-sale terminals and a growing portfolio of outsourced debit and credit card services which are under management in 69 countries; card software solutions; a prepaid processing network of approximately 712,000 point-of-sale terminals at approximately 346,000 retailer locations in 65 countries; and a global money transfer network of approximately 638,000 locations serving 199 countries and territories with digital connections to 4.1 billion bank accounts, 3.4 billion digital wallet accounts and 4.0 billion Visa debit cards through Visa Direct payments. Euronet serves clients from its corporate headquarters in Leawood, Kansas, USA, and 67 worldwide offices. For more information, please visit the company's website at www.euronetworldwide.com.

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Source: Euronet Worldwide, Inc.