



Euronet Stet Hellas Announce Agreement to Offer Mobile Banking in Greece

LEAWOOD, KANSAS USA AND ATHENS, GREECE (February 1, 2001) — Euronet Worldwide, a leading provider of secure financial transaction solutions and (Nasdaq: EEFT) and Stet Hellas Telecommunications S.A. (Nasdaq: STHLY; Amsterdam: STHLS), Greek mobile operator today announced an agreement to jointly offer mobile banking solutions to financial institutions in Greece.

Targeting financial institutions such as banks, credit unions, brokerages and mutual fund companies, Stet Hellas and Euronet will offer Short Message System (SMS) and Wireless Access Protocol (WAP) based account access and event messaging services. These services are offered as a wireless Application Service Provider (ASP) solution.

These new services are immediately available to financial institutions and can be quickly operational. Using their mobile phone, customers will be able to conduct secure, real-time transactions and access personal account information. Once deployed, bank customers can establish and maintain alerts to track their personal accounts and portfolios.

Mobile account access provides customers the ability to make balance inquiries, retrieve mini-statements, perform intra-bank transfers, change passwords, report lost or stolen debit cards and add or delete alerts right from the palm of the hand.

The mobile SMS-based event messaging capability is driven by the individual customer's preferences. Once activated, the program automatically notifies the customer via their mobile phone with invaluable information such as account balances, confirmation of deposits, withdrawals, POS debits, credit card transactions, the fact that a loan payment is due or an account has reached a pre-established balance.

"We are very proud to partner with Stet Hellas as their mobile banking solution partner," said Michael Brown, Euronet Worldwide CEO. "Stet Hellas is an integral partner in our strategy to expand sale channels by collaborating with dynamic companies around the world. Euronet's wireless partners--including Aether Systems, Inc. in the United States--reinforce our goal to be a dominant provider of secure wireless payment transaction solutions."

Continued Brown, "Euronet Worldwide has been providing financial institutions in Greece secure payment transaction solutions for several years. We currently provide ATM management to Citibank and software solutions to NovaBank and ABN AMRO, and we recently deployed an SMS-based wireless banking solution at the Bank of Cyprus several months ago."

As a global provider of secure financial transactions, Euronet continues to expand its geographic and marketplace presence throughout Europe, Middle East, Africa, the Americas and Asia / Pacific. This expansion allows our customers the ability to provide their consumers a wide array of additional transaction touchpoints and provides Euronet continued transaction volume growth.

About Stet Hellas

Stet Hellas Telecommunications S.A. (Nasdaq: STHLY) is at the forefront of the mobile communications industry in Europe. To its growing base of more than 1.6 million customers in Greece, the company's Stet Hellas brand stands for innovative services and the latest in communications technology. The company's shareholders include Stet Mobile Holdings NV of the Telecom Italia group (NYSE: TI), Verizon (NYSE: VZ) and the Interamerican Group, and its stock is publicly traded on the Nasdaq and Amsterdam exchanges. Visit our web site at www.StetHellas.gr.

About Euronet Worldwide

Euronet Worldwide is a global provider of secure electronic financial transaction solutions. The company provides financial payment middleware, financial network gateways, outsourcing, and consulting services providing financial institutions, brokerages, and mobile operators the ability to provide their clientele access to their personal financial information and perform secure financial transactions -- any time, any place. The company's proprietary transaction management system powers financial transaction solutions for over 200 clients in 60 countries as well as the company's processing centers located in the

United States, Europe and Indonesia. Euronet was recently ranked number two on the Deloitte & Touche Technical Fast 500, a ranking of the fastest growing technology companies in North America. The company owns and operates the largest independent ATM network in Europe with corporate headquarters in Leawood, Kansas, USA, and European headquarters in Budapest, Hungary. Visit our web site at www.euronetworldwide.com