



## **Euronet ATMs Increase Convenience for BPH PBK Customers**

LEAWOOD, KANSAS and WARSAW, POLAND—Dec. 11, 2002— Euronet Worldwide, Inc. (NASDAQ: EEFY), a leading provider of secure electronic financial transaction solutions, today announced it has signed a long-term ATM network participation agreement with Bank Przemyslowo-Handlowy PBK (BPH PBK), the third largest bank in Poland, which is owned by the second largest bank in Germany, HypoVereinsbank AG (HVB).

Starting Dec. 20, 2002, BPH PBK's 2.6 million customers will be able to use any of Euronet's 430 ATMs throughout Poland without being charged additional fees. This agreement increases the bank's ATM network from 720 ATMs owned by BPH PBK to a total of 1,150 ATMs.

Transactions by BPH PBK customers on Euronet ATMs will be switched directly to the bank for authorization and settlement. The bank has agreed to monthly transaction minimums and will pay a fixed fee per transaction to Euronet.

"Our agreement with Euronet sets new standards of convenience, allowing our customers access to a larger number of ATMs without the necessity to raise additional commissions," said Jozef Wancer, BPH PBK president of the management board.

Additionally, BPH PBK will offer its customers new types of banking and payment services, such as Euronet Mobile Recharge. With this service, BPH PBK customers will be able to check their bank balances and recharge their prepaid mobile phones by sending short message service (SMS) messages directly from their mobile phones. Registration for the mobile recharge service is possible through both Euronet and BPH PBK ATM networks. All mobile operators in Poland—Centertel, Plus and Era—have contracts with Euronet for Euronet Mobile Recharge, guaranteeing that any prepaid mobile customer can participate if they are a BPH PBK customer.

"BPH PBK holds a very strong position in the region, and we are pleased to provide BPH PBK customers additional ATM accessibility in multiple locations," said Michael J. Brown, Euronet Worldwide chairman and CEO. "Euronet's ATM network participation and mobile recharge offering gives the bank a quick-to-market solution, enabling them to better contend in Poland's competitive marketplace."

### **About Euronet Worldwide**

Euronet Worldwide is an industry leader in providing secure electronic financial transaction solutions. The company offers financial payment middleware, financial network gateways, outsourcing and consulting services to financial institutions and mobile operators. These solutions enable their customers to access personal financial information and perform secure financial transactions — any time, any place. The company has processing centers located in the United States, Europe and Asia, and owns and operates the largest independent ATM network in Europe, consisting of 2,964 ATMs in nine European countries. With corporate headquarters in Leawood, Kansas, USA, and European headquarters in Budapest, Hungary, Euronet serves more than 200 clients in 60 countries. Visit our web site at [www.euronetworldwide.com](http://www.euronetworldwide.com).

### **About BPH PBK**

BPH PBK owns a network of more than 500 branches throughout Poland, and has 2.6 million customers. It is a universal, market-oriented bank. It flexibly responds to the changing needs of customers, adjusting the scope and quality of the offer to their expectations, and promoting complex services. The bank serves both individual and institutional customers—both private companies and public sector entities. It is also an active and innovative institution on international markets. The bank's offer is composed of modern products and services related to credits, deposits and settlements. Customer service is held in branches and through intensively developed alternative distribution channels, such as Internet banking and telephone banking. Visit our web site at [www.bphpbk.pl](http://www.bphpbk.pl).

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