



## **HVB Group and Euronet expand cooperation in three Central European Countries**

LEAWOOD, KANSAS, U.S.A.-June 15, 2004-Euronet Worldwide, Inc. (NASDAQ: EEFT), a leading provider of secure electronic financial transaction solutions, announces the signing of ATM outsourcing projects for BA-CA subsidiaries (Bank Austria & Creditanstalt, member of HVB Group) in Slovakia and Serbia. Additionally, Euronet announces an expansion of an HVB~Splitska Banka software agreement to support card issuing, ATM and POS services for HVB~Central Profit Banka in Bosnia and Herecegovina.

The HVB Group is one of the five biggest banks in Europe. These new projects expand the cooperation between HVB and Euronet to seven countries, five outsourcing agreements and two software agreements. Euronet's ability to offer both software and outsourcing provides a unique advantage, enabling HVB to meet local market needs across regions while maintaining consistency in the platform and functionality.

In Slovakia, Euronet will takeover 25 existing ATMs for HVB Bank Slovakia a.s., primarily located in bank branches, and will launch 25 off-branch locations within six months. The parties plan to expand the number of off-branch locations to 100 in the next 12 to 18 months. In Serbia, Euronet will support HVB Bank Serbia's existing ATM network at seven branches, which the bank plans to expand in 2004.

HVB~Splitska Banka is leveraging its investment in Euronet's Integrated Transaction Management (ITM) Software by providing services to HVB~Central Profit Banka. The Euronet ITM Software will facilitate the operation and management of POS and ATM devices in neighboring Bosnia. In addition, Euronet Software operated by HVB~Splitska Banka will be used to issue debit and credit cards to HVB~Central Profit Banka accountholders and for merchant acquiring.

"Euronet's regional footprint and combination of outsourcing services and in-house software services provide the flexibility for BA-CA CEE operations to meet the diverse needs of our banking network throughout the region while at the same time providing a consistent, quality solution," said Ralf Cymanek, BA-CA, COO Central & Eastern Europe. "Using Euronet's products across various banks in the region allows us to take a centralized approach to products and personnel, and to take advantage of cross-utilization of resources. Coordinating ATM transaction efforts with a single source across the region saves significant time and effort, providing economies of scale for the BA-CA Group."

In the dynamic markets of Central and Eastern Europe, HVB Group operates the largest banking network with subsidiaries in 15 countries. HVB serves approximately 3.3 million customers in more than 950 branch offices in Central and Eastern Europe. HVB Group has thus established itself as the leading network bank in this region.

"We are proud to be HVB's solution provider of choice, supporting their EFT processing needs in this high growth CEE region," said Miro Bergman, Euronet Worldwide managing director of EMEA region. "HVB benefits from Euronet's existing presence and experience in the region. Euronet can provide a standardized base set of products and services with the flexibility to deliver diverse services depending on HVB's market requirements."

### **About Euronet Worldwide**

Euronet Worldwide is an industry leader in processing secure electronic financial transactions. The company offers outsourcing and consulting services, integrated EFT software, network gateways, and electronic prepaid top-up services to financial institutions, mobile operators and retailers. Euronet operates the largest independent pan-European ATM network and the largest India shared ATM network. Euronet is also the largest provider of prepaid processing, or top-up services, for prepaid mobile airtime. The company has processing centers located in the U.S., Europe and Asia, and processes electronic top-up transactions at more than 150,000 point-of-sale terminals across more than 60,000 retailers in Europe, Asia Pacific and the U.S. With corporate headquarters in Leawood, Kansas, USA, and 17 worldwide offices, Euronet serves clients in more than 60 countries. Visit the company's web site at [www.euronetworldwide.com](http://www.euronetworldwide.com) .

### **About HVB Group**

Bank Austria Creditanstalt (BA-CA) is the clear number one in the Austrian banking sector and operates the leading international banking network in the growth region of Central and Eastern Europe (CEE). With total assets of approximately

EUR 139 billion and a marketshare of 25 percent, BA-CA is by far the biggest bank in Austria. Four out of five large Austrian companies use Bank Austria Creditanstalt's services. In the retail banking sector, the bank serves 1.8 million customers. BA-CA is represented throughout Austria with a network of about 400 offices. In CEE, BA-CA is among the leading banks with about 900 offices in 11 countries. In this growth region 17,000 employees serve 4 million customers.