



Greece's Newest Financial Institution, Novabank, Chooses Euronet Worldwide

LEAWOOD, Kansas – Euronet Worldwide (Nasdaq: EFFT) has completed a major electronic transaction software installation for NovaBank in Greece, a new financial institution that entered the Greek retail banking market with the simultaneous opening of 45 branches on September 21, 2000.

Euronet installed its core middleware product, Integrated Transaction Management (ITM), as well as modules for debit card system management, ATM network management, and ATM bill-pay. The middleware's on-line connection with NovaBank's back-office system allows new accounts to become active immediately and provides real-time transfer of data.

Euronet also provided special software functionality enabling NovaBank branches to immediately issue Visa Electron[®] debit cards and PINs to new customers on site. Euronet's software solution allows NovaBank cardholders to withdraw cash, check their account balance, change PINs, and pay bills – all at NovaBank's ATMs.

"Nova Bank hopes to change the way people bank in Greece," stated Joao Pedro Sanchez, General Manager of NovaBank. "We are offering a high level of convenience and customer access at what will eventually be some 120 branches throughout Greece. Euronet's software solution provided the flexibility we required so that our new customers can open a NovaBank account and walk out of the branch with a multi-functional debit card already in their pockets."

"New technology is contributing to rapid changes in the retail banking market across Europe," said Miro Bergman, Euronet's Managing Director for the EMEA (Europe, Middle East, Africa) region. "NovaBank and its sister banks in the BCP group recognize that these new market conditions require highly-automated branches providing full customer service at low cost. Our modular software systems and customizations fill that need and enable our customer banks to quickly launch their card and ATM operations."

NovaBank is jointly owned by Interamerican Insurance, a leading Greek insurance company, and Banco Comercial Portugues (BCP), a leading global financial institution with subsidiaries on three continents that rely on Euronet for ATM network outsourcing services and electronic transaction software.

Euronet Worldwide is a global leader in the rapidly evolving arena of electronic financial transactions and wireless connectivity for banks and retailers. The company's software division offers a suite of integrated retail banking software products that include ATM management, POS and merchant systems, credit and debit card systems, wireless banking, Internet banking, and telephone banking. Euronet also operates the largest independent ATM network in Europe and the Dash network in the US, and provides ATM management outsourcing and consulting services. Through Euronet's transaction processing centers in Europe and the United States, the company offers an advanced infrastructure for financial transaction processing services and connectivity to global, regional, and national electronic payment networks.

Euronet Worldwide has its corporate headquarters in Leawood, Kansas, USA, and its European headquarters in Budapest, Hungary. With 200 customers located in over 60 countries, the company employs 450 people and has 15 regional offices. Additional information is available at the company's web site, www.euronetservices.com.