



## **Euronet provides ATM cash management for HVB Germany**

LEAWOOD, KANSAS and MUNICH—July 29, 2003—Euronet Worldwide, Inc. (Nasdaq: EEFT), a leading electronic payments provider, today announced that it has expanded the scope of a cash management outsourcing agreement with Bayerische Hypo- und Vereinsbank AG (HVB) from 24 ATMs to 200 ATMs. This service is part of a complete cash logistic concept that was signed between Giesecke and Devrient (G&D) and HVB.

HVB, the second-largest private bank in Germany, chose G&D and Euronet to handle the cash and cash logistic process in Munich, HVB's major region. The agreement includes services for 115 branches and approximately 200 ATMs. HVB Group has more than 4 million retail customers and 760 ATMs in Germany and 8.5 million customers throughout Europe.

Under its agreement with HVB, Euronet is responsible for ATM cash management services that include forecasting cash usage and managing cash logistics. A pilot program, which started in September 2002, included 24 ATMs.

“With the successful implementation of the pilot project, Euronet’s cash management solutions helped improve operations, so we wanted to increase the number of ATMs in the program,” said Manfred Köckhuber, HVB Director Cash Services. “Euronet’s services have optimized our self-service environment while reducing the total cost of ownership.”

“HVB Germany is the fourth entity in the HVB Group to work with Euronet,” said Michael J. Brown, Euronet Worldwide chairman and CEO. “This latest agreement strengthens our relationship with HVB entities and highlights our dedication to providing multinational organizations with outsourcing services.”

### About Euronet Worldwide

Euronet Worldwide is an industry leader in providing secure electronic financial transaction solutions. The company offers outsourcing and consulting services, integrated EFT software, network gateways, and electronic top-up services to financial institutions, mobile operators and retailers. These solutions enable our clients' customers to access personal financial information and to perform secure payment transactions-any time, any place. Euronet operates the largest independent pan-European ATM network, and is a leading provider of electronic distribution service, 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 50,000 points of sale across 18,000 retailers in Europe, Australia and the U.S. With corporate headquarters in Leawood, Kansas, USA, and European headquarters in Budapest and London, Euronet serves clients in more than 60 countries. Visit our web site at [www.euronetworldwide.com](http://www.euronetworldwide.com).

### About HVB Group

The HVB Group is the second-largest private bank in Germany and the leading European real estate financier. With over 69,500 employees, 2,300 branch offices and over 8.5 million customers, HVB is number one in the heart of Europe. In terms of its total assets of some €725 billion, HVB ranks third among all banks in Europe.