



Euronet Internet Banking live at Westpac Pacific Banking sites

LEAWOOD, KANSAS—January 13, 2004—Euronet Worldwide, Inc. (Nasdaq: EFFT), a leading electronic payments provider, today announced the implementation of the Euronet Internet Banking system in three of Westpac Pacific Banking's sites, including Fiji, Papua New Guinea and Vanuatu. With the live activation of Vanuatu, Euronet has completed an intensive training program of Westpac personnel, allowing the bank to have self-sufficiency in the activation of Internet Banking for the Cook Islands, Tonga, Samoa and, in the future, the Solomon Islands.

Westpac Pacific Banking operates across eight Pacific locations and has implemented other self-service offerings from Euronet including ATM, Debit Card, POS, Merchant, Telephone Banking and Bill Pay software solutions to Westpac's Pacific operations.

"Westpac wanted to offer a standard and consistent Internet banking solution Pacific-wide," said Peter Mills, Westpac Pacific Banking head of technology distribution and operations. "Euronet worked with us to create an Internet banking solution that can access multiple back-end host systems on a single web server, enabling us to consolidate our operations across our Pacific locations."

The collaboration has been an extended joint project, which has resulted in the redevelopment of the Euronet Internet Banking system using the experience and knowledge of Westpac Banking Corporation and IBM Global Services. These partnerships have helped make the Euronet Internet Banking System one of the most secure and feature rich solutions available on the market today.

"We have successfully implemented the multiple virtual server concept with Westpac and delivered an intuitive, next-generation solution," said James P. Jerome, Euronet Worldwide executive vice president and managing director of the Software Division. "Our team effort with Westpac has not only enabled us to develop leading-edge solutions, but it has allowed us to assist in standardizing the domestic Bill Payment Systems in Fiji and Papua New Guinea. We look forward to continuing the strong relationship with this great Pacific institution."

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 services, or top-up services, for prepaid mobile airtime and other prepaid services. The company has processing centers located in the U.S., Europe and Asia, and processes electronic top-up transactions at more than 83,000 points of sale across 37,000 retailers in Europe, Australia and the U.S. With corporate headquarters in Leawood, Kansas, USA, and European headquarters in Budapest, Munich and London, Euronet serves clients in more than 60 countries. Visit our web site at www.euronetworldwide.com.

About Westpac

For 185 years, Westpac Banking Corporation has provided financial services through the Asia Pacific region. The company has global assets of \$186 billion and is ranked in the top 10 listed companies by market capitalization on the Australian Stock Exchange Limited (ASX). Westpac Pacific Banking, headquartered in Sydney, Australia, has operations in eight Pacific islands.