



Croatia's Largest Mobile Operator Signs with Euronet for ATM Recharge Services

LEAWOOD, KANSAS and ZAGREB, CROATIA-December 3, 2002-Euronet Worldwide, Inc. (NASDAQ: EEFT), a leading provider of secure electronic financial transaction solutions, and Hrvatski Telekom (HT) today announced a Euronet ATM Recharge agreement, enabling HT's Simpa prepaid customers to purchase airtime at ATMs owned by Raiffeisenbank and Splitska Banka in Croatia. Euronet has long-standing relationships with these banks.

With more than 1.1 million total customers and 910,000 prepaid users, HT is the largest mobile operator in the Croatian market. Deutsche Telekom owns 51 percent of Hrvatski Telekom. The mobile operator is also the second of a total of two providers in Croatia to offer Euronet ATM Recharge services. Through this agreement, Euronet Worldwide gives customers the ability to purchase prepaid airtime at 180 ATMs.

"By using Euronet ATM Recharge solution, we can offer our customers added convenience and establish an economical and efficient distribution method," said Georg Muendl, HT CMO Mobile. "Incorporating ATM recharge in our prepaid program includes expanding this service to ATMs operated by other banks using Euronet's processing center. This expansion enables even more subscribers to use this convenient solution."

Customers with HT Simpa prepaid service can purchase vouchers at Raiffeisenbank and Splitska Banka bank-branded ATMs throughout the country, allowing them to recharge their mobile phone accounts. Customers' bank accounts are then debited for the amount of the voucher.

"Establishing a partnership with Hrvatski Telekom enables us to offer recharge services to more than 1.7 million prepaid users through the country's only two carriers-Hrvatski Telekom and VIPnet," said Michael J. Brown, Euronet Worldwide chairman and CEO. "Providing Hrvatski Telekom with innovative solutions is just one example how Euronet provides its clients with financial transaction services."

Euronet ATM Recharge is one of several recharge options available from Euronet. Euronet Recharge solutions have been deployed by both mobile operators and financial institutions throughout Europe, Middle East, Asia and the Americas, using touchpoints such as POS devices, ATMs and mobile phones. These comprehensive airtime recharge outsourcing solutions are processed through the Euronet Operating Center in Budapest, Hungary.

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. With corporate headquarters in Leawood, Kansas, USA, and European headquarters in Budapest, Hungary, Euronet serves more than 200 clients in 60 countries.

About Hrvatski Telekom d.d.

Hrvatski Telekom d.d. has been the leader on the mobile network market in Croatia with open competition. There are more than 1,138,000 users of HT's mobile networks - HTcronet, HTmobitel and Simpa. HT is the only company in Croatia that provides all telecommunication services for its users. By constant technological development and personnel investments, HT created a range of services for its users including fixed telephone networks, mobile phone networks, the Internet and data transmission.