



## **Euronet launches e-pay in Poland**

LEAWOOD, KANSAS and WARSAW, POLAND—September 3, 2003—Euronet Worldwide's (Nasdaq: EFFT) subsidiary, e-pay Limited, has entered the Polish market launching electronic top-up services (e-top-up) with agreements with all three of Poland's mobile operators. PTK Centertel and Polkomtel S.A. have already launched the e-top-up service, and Polska Telefonia Cyfrowa, the Era network operator, is expected to launch in fourth quarter 2003.

Leveraging Euronet's existing recharge presence in Poland, e-pay began the rollout of e-top-up services in July 2003. All three mobile operators in Poland have Euronet recharge agreements for ATM and/or handset distribution, and are expanding with point of sale (POS) based services through retail locations. e-pay Poland has installed over 200 POS terminals to support e-top-up in a mobile operator's stores, and plans to continue increasing the e-top-up distribution through small and large-scale merchants. Euronet already has signed a distribution agreement with Geant Polska, one of the country's largest retailers, with 15 hypermarkets throughout Poland.

"Centertel has been impressed with Euronet's ability to provide us with next-generation recharge solutions," said Jean-Marc Vignolles, Centertel vice president. "Now with the addition of e-pay's solutions, our customers can recharge their prepaid mobile airtime at retailers across Poland. With these solutions, we have fulfilled our strategy of being the leader in providing new convenient solutions to our customers." Centertel, a subsidiary of France Telecom, is the largest operator in the prepaid market with 3.1 million prepaid customers. Centertel had previously implemented Euronet's ATM Recharge and Mobile Recharge products.

e-pay's top-up service is supported through e-pay's operations center in the U.K., which is currently processing 8 million transactions per month. These prepaid services are based on a proprietary technology platform that features a state-of-the-art switching engine offering billing, customer service, trouble reporting, credit management, settlement and reconciliation. This system supports online electronic top-up at retail locations via small terminals or by EPoS for retailers with multiple locations and multiple checkout points. This form of top-up replaces scratch-off cards, which are more costly to handle and may have a high instance of theft.

"Euronet has a proven track record of providing us with unique payment options, and the latest e-pay POS option helps us provide our customers with ultimate convenience," said Robert Krawczyk, sales and marketing director and board member at Polkomtel. Polkomtel, which operates with the Plus GSM brand, is the second largest mobile telecommunications provider in Poland with 2.49 million prepaid customers. Polkomtel had previously implemented Euronet's ATM Recharge and Mobile Recharge products.

Poland has a total population of 38.3 million. According to EMC Database, the number of mobile subscribers increased by 39% from 2001 to 2002 and the number of prepaid mobile subscribers grew by 66% in the same period. Currently, Poland has 15.1 million mobile subscribers, of which 8.2 million are prepaid, according to mobile operator published reports.

"Poland has shown strong growth in the mobile phone prepaid market, the trends indicate that growth will continue," said Paul Althasen, Euronet executive vice president and co-managing director of e-pay. "Euronet and e-pay continue to evaluate each market for prepaid services potential and we will devote our energies toward bringing financial convenience to those strong markets. With e-pay's electronic top-up service, mobile operators and retailers can enjoy lower fraud and more options for prepaid subscribers."

About Euronet Worldwide, Inc. & e-pay Limited

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 perform secure payment transactions—any time, any place. Euronet operates the largest independent pan-European ATM network. The company has processing centers located in the U.S., Europe and Asia. 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).

e-pay, a Euronet subsidiary, is the largest electronic payments processor of prepaid mobile airtime top-up services in the U.K. and Australia. Founded in 1999, e-pay, focuses on cash-based recharge, or the "top-up" market for processing electronic purchases of prepaid mobile airtime and long-distance calling cards. The company currently supports top-up purchases for mobile service providers at more than 50,000 point-of-sale (POS) terminals in approximately 18,000 retail locations.

#### About PTK Centertel

PTK Centertel, a limited liability company, is the operator of digital Idea, a mobile phone network in Poland with more than 5.1 users. A nationwide dual-band (GSM 900/1800) Idea network offers no-monthly-fee prepaid service named POP, a registration-based, postpaid service named OPTIMA and a unique offer for corporate customers—MERITUM. PTK Centertel offers several services, including voice mail, GPRS, data and fax transmission, Internet access (Idea.Net), WAP, banking phone services, information services, short text messages (SMS), GPRS, intelligent network services, and roaming services through 221 operators across the world. PTK Centertel's shareholders are: Telekomunikacja Polska S.A. (Polish national telecom) with 66% of shares and France Telecom with 34% of shares.

#### About Polkomtel S.A.

Polkomtel S.A., established in February 1996, is the second largest mobile telecommunications provider in Poland, with over 5 million customers. Polkomtel offers standard services like voice mail, data and fax transmission, SMS and also GPRS, HSCSD, MMS, roaming services through 253 operators in 126 countries across the world.

The shareholders are six Polish companies, which represents 60.78% of share capital and two foreign companies with share capital of 39.22.%. Polkomtel shareholders include: Polski Koncern Naftowy ORLEN SA, KGHM Polska Miedź SA, Vodafone Americas Asia Inc., Tele Danmark A/S, Polskie Sieci Elektroenergetyczne SA, Węgłokoks SA, Tel-Energo SA and TelBank SA. Visit the Plus GSM web site at [www.plusgsm.pl](http://www.plusgsm.pl).

#### About PTC - Era

Polska Telefonia Cyfrowa Sp. z o.o. (PTC) is the operator of Era, the largest Polish GSM network. PTC was registered on December 27, 1995 and it started operations in September, 1996. The Company has developed rapidly, becoming the largest mobile operator in Poland with respect to the number of subscribers and network coverage. At present, the Company provides services in the GSM 900 and 1800 standards and owns a concession for the provision of UMTS services. PTC has over 5.6 million users (June 2003) and a market share of 36.2%.