

Euronet®

2025 Sustainability Report

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About the Cover

The streak of light represents our network's reach, capturing the point of origination, the destination, or the seamless connection between them. We don't just move money; we engineer the experiences that define modern life.

INTRODUCTION

The EU's Corporate Sustainability Reporting Directive (CSRD) mandates that companies disclose their environmental, social, and governance (ESG) performance as of December 31, 2025. This involves reporting on ten specific topics and two general standards to provide stakeholders with a clear understanding of a company's sustainability efforts. This 2025 Sustainability Report is published voluntarily to demonstrate our progress ahead of the mandatory reporting requirements.

We've begun our CSRD implementation in 2023 by assessing our current data and analyzing our business model, value chain, stakeholders, and reporting methods. To identify the most relevant sustainability topics, we conducted a double materiality assessment, which is embedded in our annual enterprise risk assessment.

We've also established control environments similar to our financial reporting processes to ensure the reliability of our sustainability disclosures.

We plan to file our sustainability report with our largest EU subsidiary, in line with the approach discussed by the EFRAG workstream on non-EU groups. As per Article 40a of the CSRD, non-EU companies meeting the reporting thresholds will be required to disclose sustainability impacts at the group level starting from the financial year 2028, with the first sustainability statement published in 2029. We continue to monitor the development of the separate reporting standards.

Topical standards

ENVIRONMENT ESRS E		SOCIAL ESRS S		GOVERNANCE ESRS G	
Climate change	E1	Own workforce	S1	Business conduct	G1
Pollution	E2	Workers in the value chain	S2		
Water and marine resources	E3	Affected communities	S3		
Biodiversity and ecosystems	E4	Consumers and end-users	S4		
Resource use and circular economy	E5				

Cross-cutting standards

GENERAL REQUIREMENTS
ESRS 1

GENERAL DISCLOSURES
ESRS 2

Coming Later

Sector-Specific Standards

SME's proportionate structures

Introduction from the CEO

I founded Euronet with a mission to bring financial payment inclusion to those who have not had it before. To this end, we've worked relentlessly since 1994 to further this mission and now have customers in approximately 207 countries and territories with employees in 67 countries and 72 business offices around the globe. We have achieved this global scale through the valued perspectives of our ethnically and gender diverse workforce. The content below highlights the environmental, social, and governance achievements across our organization and I am proud of the culture we have fostered to deliver:



- Products and services that consume very few natural resources, fossil fuels, or environmentally damaging byproducts;
- Technologies that enable our customers to bridge financial imbalances across the globe and provide financial inclusion to those who may not otherwise have the opportunity to participate; and
- A corporate governance structure that is designed to elevate a diverse workforce capable of delivering these results to customers through industry leading practices.

In summary, I believe our products and services have a long runway to continue providing positive environmental and social change into the future, protected by our strong corporate governance structure.



Michael J. Brown
Chairman, CEO and Founder
Euronet

General Disclosures

Basis of Preparation

The sustainability section of this report is prepared on a consolidated basis, aligning with the scope of our financial statements. Joint ventures and non-controlling interests are excluded. This report follows the **European Sustainability Reporting Standards (ESRS)** as defined by **EFRAG** to ensure transparency and consistency.

We have focused on the key aspects of our upstream and downstream value chain, considering impacts, risks, and opportunities. We are currently prioritizing sustainability focus areas and aim to set mid- and long-term goals that align with our overall strategic objectives.

Unless explicitly stated, we categorize time horizons as short-term (one year, aligned with our financial reporting period), medium-term (two to five years), and long-term (more than five years).

Financial Effects

The financial effects of our sustainability efforts in **2025** were limited. Our initial focus was on preparing for the Corporate Sustainability Reporting Directive (CSRD), as well as implementing actions aligned with our material topics.

We have integrated sustainability reporting and strategy into the Group Controlling function under the CFO, expanding the team to support these efforts. Our commitment to providing professional and social opportunities for our employees remains strong. Additionally, we have adopted the **Energy Transition Plan (ETP)**, which, while significant, did not have a material financial impact.

This report outlines how The Company manages environmental, social, and ethical risks.

Management Responsibilities

Composition

The Company's management structure follows a one-tier system, comprising a Board of Directors and Executive Management. This structure is common in US corporations, where the Board provides oversight and strategic direction, while the Executive Management handles day-to-day operations.

The Board of Directors, elected by shareholders, is responsible for:

- **Overseeing Executive Management**: Ensuring that management acts in the best interests of the company and its shareholders.
- **Strategic Decision-Making**: Approving major corporate decisions, such as mergers, acquisitions, and capital investments.
- **Risk Management**: Overseeing the identification, assessment, and mitigation of risks.
- **Corporate Governance**: Ensuring compliance with relevant laws, regulations, and ethical standards.

Executive Management is responsible for:

- **Day-to-Day Operations**: Managing the company's operations, including sales, marketing, finance, human resources, and production.
- **Implementing Strategy**: Carrying out the strategic initiatives approved by the Board.
- **Operational Decision-Making**: Making decisions related to day-to-day operations, such as hiring, budgeting, and resource allocation.

The division of responsibilities between the Board and Executive Management is outlined in the Corporate Governance guidelines. This document provides a framework for how the two bodies interact and ensures that there is a clear separation of powers. Shareholders exercise their rights at the annual meeting of stockholders. At this meeting, shareholders vote on important matters, such as the election of Board members, advisory vote on executive compensation, and the ratification of auditor appointments. This structure, with its clear separation of roles and responsibilities, is designed to promote effective governance, accountability, and long-term value creation for shareholders.

The Board of Directors of the Company currently consists of **9** members. The Board has determined that all the Directors, other than Mr. Brown, are independent Directors as defined in the listing standards for The Nasdaq Stock Market LLC.

The Board has established an Audit Committee, a Compensation Committee and a Nominating & Corporate Governance Committee. During **2025**, each Director attended at least **75%** of the total number of meetings held by the Board and Board committees on which they served (during the period for which he or she was a director).

The main purpose of the committees includes preparatory tasks and making recommendations to the Board of Directors, who make final decisions on subjects at hand. The main tasks and duties for each committee are set out in the separate committee charters.

The charters are reviewed and, if deemed necessary, updated, and approved by the Board of Directors annually. The members of the board committees, including the committee chair, are appointed by the Board of Directors among its own members.

The Company prepared a Proxy Statement pursuant to Section 14(a) of the Securities Exchange Act of 1934 which describes the activities of the board of directors during the year.

Executive Officers

The Company has **7** executive officers, as required by Nasdaq. The executive officers are responsible for day-to-day management. The day-to-day operations include, among others, the continuous improvement of our business, making sure we operate in compliance with the Articles of Association, general policies and guidelines, and other applicable rules and regulations, as well as the continuous reporting to the Board of Directors on the Company's activities, financial state, and other matters of significance.

Together with the Board of Directors, the executive officers have established a procedure for an annual evaluation of their cooperation. The Board of Directors and the executive officers have consistently evaluated their cooperation as good and constructive, and with informative dialogues both at formal board meetings and via informal dialogue between meetings. In addition, the Chair of the Audit Committee regularly meets informally and engages in cooperative discussions with the CFO.

Euronet Executive Officers

The name, age, period of service and position held by each of our Executive Officers as of December 31, 2025 are as follows:

Name	Position Held	Age	Served Since
Michael J. Brown	Chairman, Chief Executive Officer and President	69	07/01/1994
Rick L. Weller	Executive Vice President – Chief Financial Officer	68	11/01/2002
Adam J. Godderz	General Counsel and Secretary	51	05/01/2024
Kevin J. Caponecchi	Executive Vice President – Chief Executive Officer, epay, Software and EFT Asia Pacific Division	59	07/01/2007
Juan C. Bianchi	Executive Vice President – Chief Executive Officer, Money Transfer Segment	55	04/01/2007
Nikos Fountas	Executive Vice President – Chief Executive Officer, EFT Europe, Middle East and Africa Division	62	09/01/2009
Martin L. Bruckner	Senior Vice President – Chief Technology Officer	50	01/01/2014

Diversity

The Nominating & Corporate Governance Committee performs extensive evaluations of the credibility of each Board member and did not exclude any Board candidate based on their gender identity or demographic background. The Board of Directors has ethnic diversity beyond the specific ethnicities defined in Nasdaq Rule 5606, with representation from within and outside the United States, as well as a diverse background of industry experiences ranging from entrepreneurship, finance, transportation, technology, government, academia, and communications. Our Board includes CEOs, patent owners, MIT engineers, Molecular and Cellular Biologists, PhDs, MBAs, and CPAs, all delivering insights from their unique and diverse experience.

	2025	2024	2023
Board of Directors			
Total number of members	9	11	9
Total number of men	7	8	6
Total number of women	2	3	3
Executive Management			
Total number of members	7	7	7
Total number of women	–	–	–

Our Risk Management Framework

The Board of Directors has delegated oversight of Euronet's risk management efforts to the Audit Committee. The Audit Committee's role in risk oversight includes reviewing information provided by members of senior management on areas of material risk to the Company, or to the success of a particular project or endeavor under consideration, including operational, financial, legal, regulatory, compliance, cybersecurity, strategic and reputational risks. The Audit Committee uses such information to understand the Company's risk identification, risk management and risk mitigation strategies. The Board believes that risk management is an integral part of Euronet's annual strategic planning process, which addresses, among other things, the risks and opportunities facing the Company.

Part of the Audit Committee's responsibilities, as set forth in its charter, is to review with corporate management, the independent auditors and the internal auditors, if applicable, any legal matters, risks or exposures that could have a significant impact on the financial statements and the steps management has taken to minimize the Company's exposure. The Company's management regularly evaluates these controls, and the Audit Committee is provided regular updates regarding the effectiveness of the controls. The Audit Committee regularly reports to the full Board.

Risk management has always been an integral part of doing business. Whether it be entering new lines of business, onboarding new business partners, embracing new technologies, or ensuring that new employees understand and adhere to our risk management framework. The philosophy has always been to anchor responsibility locally with the operational units based on centrally defined methodology and processes.

We continuously improve the Risk Management Framework with the aim of strengthening management of risks across the Company. The framework consists of a risk governance structure defining the overall roles and mandates across the Company. Each quarter, the main risks and mitigating actions are presented to the Audit Committee and Board of Directors who discuss the overall risk level for the Company. Furthermore, the purpose of the quarterly risk meetings is to ensure that relevant mitigating actions are implemented by the executive officers, and to continuously oversee the net risk exposure of the Company.

Our risks are annually disclosed in our annual report, which is filed with the Securities and Exchange Commission. The risks can be summarized as follows:

Government and Regulation:

- Multinational company conducting a complex business: Exposure to global legal and regulatory risks that could affect operations.
- PE changes: Risk from political, economic, and regulatory changes, especially in non-U.S. markets.
- Tax compliance risks: Complexity in international tax laws and compliance challenges.

- FCPA and anti-corruption laws: Exposure to U.S. Foreign Corrupt Practices Act and similar laws.
- Adverse change in immigration patterns: Business may be affected by changes in immigration and compliance with U.S. regulations.
- ESG: Increased costs, liabilities, and reputational harm due to environmental, social, and governance expectations.
- Unfavorable results of legal proceedings or government investigations: Potential adverse impact from unfavorable legal outcomes.

Supply Chain and Third Parties:

- Short-term contract risks: Risk of non-renewal or less favorable renewal of short-term contracts.
- Unable to secure card acceptance agreements: Business stability depends on maintaining current card agreements.
- Dependence on international card organizations (ICO): Reliance on external organizations for transaction settlements.
- Failure of third-party depository institutions: Potential financial losses from the failure of third-party institutions.
- Failure of sponsor agreements: Inability to secure sponsors in key markets could disrupt ATM operations.
- Reliance on third-party financial institutions for ATM cash: Risk of cash supply disruptions for ATMs.
- Unable to maintain money transfer (MT) agents and correspondents network: Business depends on maintaining agent and correspondent networks.

Corporate Growth Strategies:

- Acquisitions: Potential risks from acquisitions and failure to launch new businesses.
- Little control over ATM fees: Limited control over fees, which may affect operational results.
- Decline in consumer confidence: Loss of confidence could adversely affect the business.

Capital Market and Economic Conditions:

- PE factors: Exposure to political tensions, wars, and global economic downturns.
- Impact of downturns and seasonality: Subject to business cycles and seasonality.
- Debt risk: High debt levels may increase risk, especially if additional debt is incurred.
- Inflation and currency fluctuations: Business affected by inflation and exchange rate fluctuations.

Cyber, Physical Assets, and Data Security:

- Technical disruptions: Business highly dependent on proper network operations.
- Security breaches: Risk of financial losses and reputational harm due to breaches.
- Failure of third-party service providers: Dependency on external providers for financial and operational continuity.
- Laws regarding data protection: Subject to various U.S. and international data protection laws.

Competitive Landscape:

- Lack of financial resources: Competition with larger, better-financed companies could limit growth.
- Development in payments: Technological advancements could reduce transaction volumes and revenue.
- Competition in EFT: Increased competition in electronic funds transfer services.

Governance Matters:

- Takeover attempts: Existing measures to discourage takeover attempts could limit stockholders' options.
- Decrease in the market price of common stock: Potential increase in shares in circulation could lower stock prices.

Key Personnel:

- Retaining founder and key executives: Critical to the company's success; loss of key personnel could harm operations.

Oversight of Sustainability Impacts, Risks, and Opportunities

The Board committees, in particular the Audit Committee, are the dedicated bodies responsible for the oversight of impacts, risks, and opportunities, whereas the Board of Directors is the decision-making body at the Company.

The Audit Committee assists the Board of Directors in the oversight of our impacts, risks, and opportunities in the environmental, social- and governance areas. The Audit Committee is a sub-committee of the Board of Directors and reviews and recommends decisions to be made by the Board of Directors. The Audit Committee is responsible for the oversight of our double materiality assessment and overall sustainability reporting, as well as the integration of its results into the governance processes and controls. The results of the double materiality assessment form part of the information which is assessed and later presented to the Board of Directors with accompanying recommendations to ensure meaningful and diverse management involvement with sustainability matters. This is one component of a greater framework of reporting lines in place between the levels outlined in the table, allowing sustainability-related information to easily and regularly reach decision-making bodies.

In addition to the Audit Committee, the Compensation Committee and Nominating & Corporate Governance Committee have specific responsibilities regarding certain sustainability matters. The Compensation Committee's role in the oversight of impacts, risks, and opportunities is to be responsible for e.g., the Remuneration Policy and ensuring that incentives have sustainability elements, where relevant, in place. The Nomination Committee's role in the oversight of our impacts, risks, and opportunities is in areas such as ensuring diversity and the right competencies at the Board and the executive officer's level.

The executive officers are responsible for the day-to-day operations of the organization, and play a significant role in strategy, decision-making, and resource allocation. In the context of managing material impacts, risks, and opportunities, the executive officers ensure operationalization and overall alignment with our strategy and long-term plans. Oversight of our social matters is anchored in Human Resources, whereas oversight of the environmental and governance matters is anchored in Controlling and Legal, respectively.

In terms of disclosures, the primary department is controlling with assistance from Legal as they are responsible for financial and legal compliance, respectively, and have the expertise and skills to undertake our sustainability matters. Controlling ensures that sufficient controls are in place, and disclosures are in accordance with legislation and standards. Controls and procedures are applied to the management of impacts, risks, and opportunities and are integrated with our ordinary financial reporting by e.g., having clear reporting manuals and accounting principles.

The CFO is responsible for the disclosure and reporting of financial and non-financial matters. Executive officers participate in meetings with the Board of Directors and provides the necessary information for the Board of Directors to make informed decisions on sustainability matters. Final decisions on impacts, risks, and opportunities are made by the Board of Directors.

TARGET Board Oversight

Formalize Board-level climate oversight

Timeframe: Ongoing

The company will formalize Board-level climate oversight to ensure sustainability and climate-related risks are integrated into strategic decision-making. This includes assigning clear responsibilities to the Board for monitoring progress on climate goals and aligning governance practices with global ESG standards.

Targets and Progression

The Board of Directors utilizes the processes and controls as well as the results of the double materiality assessment to guide the setting of targets in relation to our material impacts, risks, and opportunities. The tracking of these targets is based on appropriate qualitative and quantitative indicators and draws on feedback from both internal and external

sources, including stakeholders. Tracking currently includes monitoring quantitative data about the internal reporting processes, educational training courses, and the use of grievance mechanisms. Periodic assessments of business relationships, and sustainability-related supplier conduct contracts are gradually planned and implemented in connection with a move towards more sustainability-focused procurement processes.

Competency

We have established a Nominating & Corporate Governance Committee with the purpose of, among others, assisting the Board of Directors on matters related to the composition of the Board of Directors. This includes the nomination of candidates, and determining if appropriate strategic, industrial, sustainability, and other necessary skills and expertise are available within the Board of Directors and in the executive officers.

The committee must ensure that all candidates up for the position as a member of the Board of Directors fulfill the expectations of the capital markets, and that the composition and skills and expertise of the Board of Directors fulfill the recommendations of good corporate governance in listed companies, including having relevant sustainability expertise.

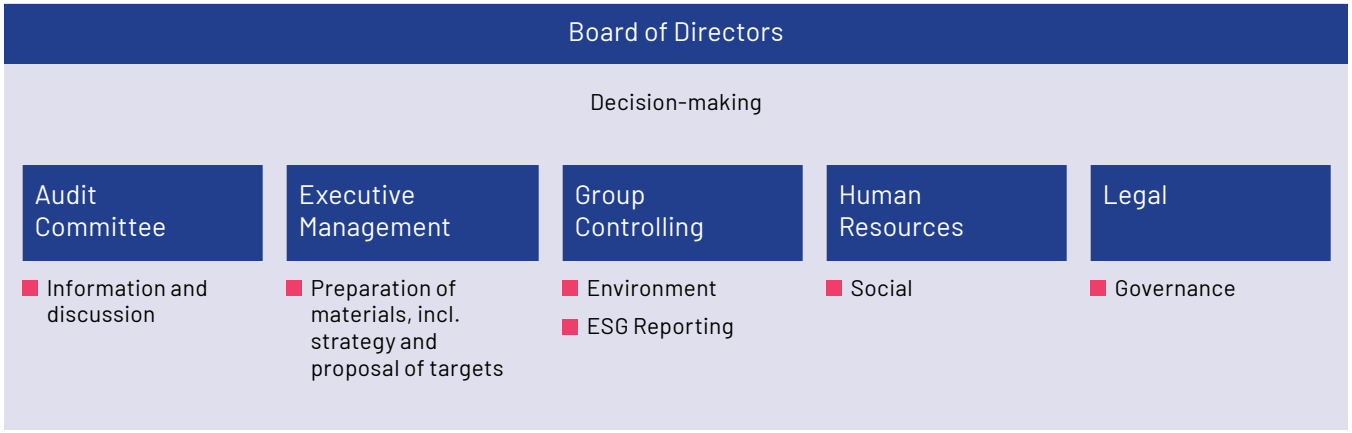
Evaluation

During **2025**, the Board of Directors conducted an evaluation of the Board Composition, material provided by management and competencies of the Board and Executive Management. The evaluation assesses and evaluates the competence, knowledge, and experience of the individual members. It concluded that the Board of Directors is working well, the materials are of high quality, the Board of Directors has the right competencies, and that there is a high degree of satisfaction with the cooperation between the Board of Directors and executive officers.

Remuneration

The Company prepared a Proxy Statement pursuant to Section 14(a) of the Securities Exchange Act of 1934 which describes the remuneration of the Board of Directors and executive officers during the year. The Proxy Statement includes the pay ratio between the highest earning employee, typically the CEO, and the median employee's salary.

Euronet's performance and progress are driven from the top, with active Board oversight providing clear direction, strong governance, and a long-term perspective that informs our sustainability and business strategy.



Double Materiality Assessment

The following section outlines our process to identify material impacts, risks, and opportunities.

Risk Management and Internal Control System of Sustainability Reporting

Controlling is responsible for our sustainability reporting, aligning it with the Annual Report(s). The decision to put the responsibility under Controlling was made by the executive officers in anticipation of future legislation in the sustainability reporting domain, including the European Sustainability Reporting Standards (ESRS) under the Corporate Sustainability Reporting Directive (CSRD) and the SEC's Enhancement and Standardization of Climate-Related Disclosures for Investors. To ensure compliance of our 2025 report, we have allocated resources to improving overall sustainability governance and reporting, including data collection processes and internal controls.

As part of our ambition to reach limited assurance on selected sustainability key figures, we evaluated, built, and improved internal controls similar to those for our financial figures. These internal controls have been established for each key figure, considering risks related to data accuracy and completeness. We expect to expand and further improve our internal controls while continually working on aligning financial and sustainability reporting, leveraging expertise in both areas to create synergies.

We recognize the risks in ensuring data completeness and the potential need to implement estimation procedures based on historical data, when available and considered dependable. Regarding the value chain information, the accuracy of the data is deemed sufficient. Nevertheless, there is an opportunity to further improve data collection and governance in this area in 2025 and beyond. Sustainability data and reporting risks are addressed on a case-by-case basis through discussions with data owners, management, and the Audit Committee.

TARGET Framework Alignment

Align disclosures with ESRS, CSRD, TCFD & SASB

Timeframe: Ongoing

The organization will align ESG disclosures with leading frameworks, including ESRS, CSRD, TCFD, and SASB. This approach ensures comparability, meets regulatory requirements, and provides stakeholders with clear, standardized information on sustainability performance.

TARGET ESG Metrics

Publish consolidated ESG metrics annually

Timeframe: Ongoing

The company will publish consolidated ESG metrics annually to provide transparent and consistent reporting on environmental, social, and governance performance. This commitment enhances accountability, supports stakeholder engagement, and aligns with global sustainability standards.

TARGET Assurance

Implement limited internal assurance over key ESG metrics

Timeframe: Ongoing

The organization will implement limited internal assurance over key ESG metrics to validate accuracy and reliability. This process strengthens confidence in reported data and ensures compliance with regulatory and investor expectations.

TARGET Data Quality

Improve internal data controls for ESG metrics

Timeframe: Ongoing

The company aims to improve internal data controls for ESG metrics, focusing on accuracy, completeness, and consistency. Enhanced data governance will support robust reporting, informed decision-making, and alignment with best practices.

Interests and Views of Stakeholders

Our key stakeholders include internal and external stakeholders that enable us to create value—and for whom we create value. Our ongoing dialogue with stakeholders informs us of our strategic decisions and daily operations in areas such as employee training and development, diversity, our methodology and delivery model, how we drive our sustainability agenda, our business practices, and our strategic partnerships. Specifically in relation to our customers, we continuously assess their needs, so we can adapt to shifting market demands.

Each stakeholder group has different needs and perspectives, and their relationships with us can have positive and negative impacts due to interdependence. Our ambition is to stay informed and act on opportunities and risks identified through our engagement and dialogue. Our approach to stakeholder engagement varies depending on each group of stakeholders, with both informal and formal structures to support our ambition.

We engage with stakeholders through both formal and informal channels, including customer satisfaction surveys, industry dialogue, and expert consultation, ensuring we stay informed of risks, opportunities, and perspectives that influence our sustainability strategy.

Our key stakeholders

- Customers
- Financial institutions
- Our people—own workforce and contractors
- Content providers
- Agents and correspondents
- Suppliers—especially in relation to data centers and IT equipment
- Investors and analysts
- Governments, regulators, and public institutions

Stakeholder Engagement

At Euronet, we engage regularly with a broad range of internal and external stakeholders who enable us to create value and for whom we create value. Through ongoing, open dialogue, we gain insight into stakeholder interests and perspectives, which inform our strategic decisions, daily operations, and sustainability priorities.

Our engagement covers topics including employee training and development, diversity and inclusion, our delivery model and technology platforms, business practices, sustainability strategy, and strategic partnerships. We continuously assess customer and market needs to adapt to evolving regulatory, technological, and economic conditions.

Each stakeholder group has distinct priorities and perspectives, and our relationships may create both opportunities and risks due to interdependence. Our approach combines formal and informal engagement mechanisms to ensure we remain informed and responsive.

Stakeholder Group	Why We Engage	How We Engage
Our People Employees and contractors	Our people are central to delivering secure, reliable payment and financial services. Engagement supports talent development, workforce well-being, and a strong culture of compliance and accountability.	• Employee engagement and satisfaction surveys • Training and development programs • Performance reviews and career development discussions • Town halls, leadership communications, and internal forums
Customers Financial institutions, merchants, agents, correspondents, content providers	Customers rely on Euronet's platforms to deliver secure, efficient, and compliant financial services. Engagement helps ensure solutions meet evolving market and regulatory needs.	• Ongoing customer dialogue and account management • Customer satisfaction surveys • Industry forums and collaborative pilots
Financial Institutions Banks and payment partners	Strong partnerships are essential to enabling transaction processing, ATM services, and money transfers globally.	• Strategic partnerships and contractual engagement • Joint compliance and risk discussions • Industry working groups
Suppliers Including IT, data centers, and infrastructure providers	A resilient and secure supply chain supports service continuity, data protection, and system performance.	• Supplier onboarding and due diligence • Ongoing performance and risk assessments • Contractual and operational reviews
Investors and Analysts	Customers rely on Euronet's platforms to deliver secure, efficient, and compliant financial services. Engagement helps ensure solutions meet evolving market and regulatory needs.	• Annual and quarterly reporting • Earnings calls and investor meetings • Ongoing investor communications

Our Business Model and Value Chain

We deliver global payment solutions and platforms to the public and to the private sectors. We support our customers' digital transformation by providing flexible and customized payment solutions.

We provide affordable and efficient payment processing solutions across ATMs, online transactions, and money remittance services. Our success is driven by a competitive open-market approach, where we differentiate through a combination of best-in-class pricing and superior service quality. By continuously optimizing our cost structure and leveraging innovation, we offer value-driven solutions that meet the evolving needs of consumers and businesses. This approach has enabled us to expand our market share while maintaining strong customer loyalty and industry leadership.

At our business, we are committed to providing globally affordable money transfer services, ensuring that individuals and businesses can send and receive funds across borders without the burden of excessive fees. Through innovative technology and strategic partnerships, we've significantly reduced transfer charges, making international transactions faster, more accessible, and budget friendly. Our goal is to empower people worldwide by offering a cost-effective and transparent solution for sending money, ensuring that financial inclusion is within reach for everyone, regardless of location.

BUSINESS SEGMENTS

Electronic Funds Transfer (EFT) Processing

- **Focus**: Manages a global network of ATMs and POS terminals.
- **Services**: ATM operations, outsourced ATM management for banks, payment processing, dynamic currency conversion, and value-added services.
- **Revenue**: Earns from transaction fees, financial institution services, currency conversion, and ATM-related services.

epay

- **Focus**: Distributes electronic payments, focusing on prepaid products.
- **Services**: Prepaid mobile airtime, gift cards, digital media, and bill payment solutions.
- **Revenue**: Commissions and service fees from prepaid product sales and transactions.

Money Transfer

- **Focus**: Facilitates international person-to-person money transfers.
- **Services**: Remittance and payment services with payout options including cash, bank deposits, or mobile wallets.
- **Revenue**: Transaction fees for money transfers and foreign exchange margins.

These segments allow Euronet to offer diversified financial services across a wide geographic footprint, including ATMs, digital payments, and cross-border payment services.

Key Pillars Drive Sustainable Growth in Large TAMS

Payments and Transaction Processing Total Addressable Market = $3.1T [1]	**Cross Border** and Foreign Exchange Total Addressable Market = $320T [2]
Banking Services for Others	Foreign Exchange and Interchange Fees
Banking Services for Our Segments	Retail and Digital Remittances and FX Payments
Merchant Services	Wholesale Distribution for Fintechs and Banks
Payments Processing	Digital Foreign Exchange Payments for SMEs
Retail and Digital Distribution of Prepaid Credits and Branded Payments	ERP Integration for Foreign Exchange & Payments

Powered by the **Euronet Network**

~200	4.1B	3.7B	4B	639K	363K	57K	1.4M[3]
Countries and Territories	Bank Accounts	Digital Wallet Accounts	Visa Debit Cards via Visa Direct	Cash Pickup Locations	Retail Locations	Installed ATMs	PoS Terminals

[1] McKinsey & Company—The 2024 Global Payments Report [2] FXC Intelligence [3] Includes approximately 610,000 EFT terminals and 749,000 in our epay prepaid network

Material Topics

The material ESG topics of our company, as defined through our double materiality assessment, are those that bring sustainability performance closer to the business by presenting both risks and opportunities (RO):

Environment

- **RO1**: Our carbon emissions and energy mix

Social

- **RO2**: Our people, including talent attraction and retention, training, equity & employee well-being
- **RO3**: Our vision of financial inclusion, including secure access to ATMs and affordable money transfer services
- **RO4**: Our digital presence concerning cybersecurity and data privacy

Governance

- **RO5**: Our business conduct, particularly related to business ethics and compliance with laws and regulations

The double materiality assessment process involved the following steps:

1. Scoping the Assessment

Scoping the assessment begins by aligning with current regulatory frameworks, such as the ESRS. Key considerations include the company's operations, business model, industry, geographic presence, and stakeholders. As part of this alignment, ESRS 1 Application Requirement 16 (AR 16) of the ESRS plays a crucial role by providing a comprehensive list of sustainability topics, sub-topics, and sub-sub-topics. AR 16 supports the materiality assessment process by helping companies identify potential sustainability-related impacts, risks, and opportunities.

2. Value Chain Mapping

Internal and external subject matter experts collaborate to map the company's value chain. This helps to identify key areas of value-adding activities and assess exposure to potential risks and opportunities, particularly in areas like climate change, pollution, biodiversity, water resources, and resource use.

3. Stakeholder Identification

The company distinguishes between two main groups of stakeholders: those directly affected by its activities and users of sustainability statements. Stakeholder identification draws on data from risk reports, expert insights, and interviews, along with the value chain mapping.

4. Risk and Impact Assessment

The company integrates a sustainability due diligence framework, based on recognized international guidelines, into its operations. This framework is continuously refined to assess and address sustainability-related risks and impacts within the business. This approach ensures that sustainability risks, opportunities, and impacts are comprehensively identified and managed across the business and its value chain.

As we prepare for the Corporate Sustainability Reporting Directive (CSRD) and additional upcoming legislation, we expect to review our double materiality assessment annually and further strengthen the methodology and integration of assessing and managing sustainability issues throughout our organization. This includes adding sustainability-related topics to our Risk Management Framework.

FINANCIAL OVERVIEW 2025

We are including a financial overview in our sustainability report to provide readers with context and a broader perspective on our company's overall performance.

AS REPORTED

USD (in millions)	Revenue		Adjusted Operating Income		Adjusted EBITDA	
	2024	2025	2024	2025	2024	2025
EFT Processing	$ 1,161.2	$ 1,283.7	$ 255.6	$ 279.0	$ 353.5	$ 385.6
% Change	10%	11%	24%	9%	18%	9%
epay	$ 1,150.5	$ 1,187.6	$ 129.9	$ 136.2	$ 137.2	$ 142.5
% Change	6%	3%	3%	5%	3%	4%
Money Transfer	$ 1,686.5	$ 1,782.4	$ 201.0	$ 227.6	$ 227.0	$ 252.5
% Change	8%	6%	8%	13%	5%	11%
Subtotal	$ 3,998.2	$ 4,253.7	$ 586.5	$ 642.8	$ 717.7	$ 780.8
% Change	8%	6%	13%	10%	10%	9%
Corporate, Eliminations & Others	(8.4)	(9.5)	(83.7)	(92.4)	(39.2)	(36.9)
Consolidated Total	$ 3,989.8	$ 4,244.2	$ 502.8	$ 550.4	$ 678.5	$ 743.7
% Change		6%		9%		10%

Financial Highlights | Balance Sheet

USD (in millions)	12/31/24	9/30/25	12/31/25
Unrestricted Cash	$ 1,278.8	$ 1,172.5	$ 1,040.3
ATM Cash	$ 643.8	$ 848.4	$ 650.3
Settlement Assets	$ 1,522.7	$ 1,555.9	$ 1,910.4
Total Assets	$ 5,834.5	$ 6,275.4	$ 6,488.7
Total Debt	$ 1,949.8	$ 2,305.3	$ 2,021.8
Total Debt to Trailing Twelve Month Adjusted EBITDA Multiple	2.9x	3.1x	2.7x
Net Debt to Trailing Twelve Month Adjusted EBITDA Multiple	1.0x	1.5x	1.3x

ENVIRONMENT

The environmental reporting landscape is undergoing a significant transformation, transitioning from informal, non-binding guidelines to enforceable regulations via e.g., the Corporate Sustainability Reporting Directive (CSRD). This transition drives a need for an increased focus on how we approach and report environmental matters. Consequently, our reporting efforts will increasingly emphasize data quality and align with stringent legal requirements.

During this transition, our focus centers on building a solid foundation for our reporting practices. As a first step, we have expanded our environmental reporting.

As a provider of financial technology solutions and payments, we recognize the limited environmental impact of our business and operations. Nevertheless, we remain steadfast in our commitment to minimizing our ecological footprint through an **Energy Transition Plan** (see exhibits). We strive to leverage the latest technological and operational efficiencies to reduce our energy consumption and greenhouse gas emissions.

The Company aims for continued development and growth of digital transactions to improve efficiency, enhance customer experience, drive growth, and eliminate unnecessary travel. Even though we are a company that produces very little environmental impact, we are nevertheless committed to assessing our ecological footprint.

Additionally, customers and other stakeholders increasingly expect comprehensive information on our climate-related initiatives and data. This moves sustainability performance closer to the business, providing both risk and opportunity.

Climate change and our carbon emissions are not only matters we should consider as a responsible corporate citizen—addressing them is an important step to meet the growing expectations of our customers, business partners, investors, and other stakeholders.

TARGET Climate Risk Review

Conduct climate risk reviews at least annually

Timeframe: Ongoing

The organization commits to conducting climate risk reviews at least annually to identify, assess, and mitigate potential impacts of climate change on operations and financial performance. These reviews will inform risk management strategies and strengthen resilience against evolving environmental challenges.

TARGET Scenario Analysis

Update climate scenario analysis

Timeframe: Every 2–3 years

The company will update its climate scenario analysis regularly to evaluate long-term risks and opportunities under different climate pathways. This process supports strategic planning, investment decisions, and compliance with emerging regulatory requirements related to climate disclosures.

TARGET Target Setting

Establish Scope 1–3 targets following SBTi evaluation

Timeframe: Ongoing

The organization will establish Scope 1–3 emissions reduction targets following Science Based Targets initiative (SBTi) evaluation. This commitment ensures that climate goals are credible, measurable, and aligned with global standards for limiting temperature rise and achieving long-term decarbonization.

Climate Scenario Analysis

To assess the potential impacts of climate change on our business model, value chain, and long-term strategic resilience, we conducted a qualitative climate scenario analysis informed by leading global frameworks, including the **International Energy Agency (IEA) Net Zero Emissions (NZE) pathway and the Intergovernmental Panel on Climate Change (IPCC) Representative Concentration Pathways (RCPs)** and Shared Socioeconomic Pathways (SSPs). These scenarios provide structured views of future climate, policy, and energy-system developments under both orderly and disorderly transition pathways.

Scenario Frameworks Used

• **IEA Net Zero (NZE) 2050** — reflecting a rapid, policy-driven transition with accelerated decarbonization, higher renewable penetration, and increasing expectations on corporate energy efficiency.

• **IPCC RCP 4.5 and RCP 8.5 / SSP2-4.5 and SSP5-8.5** — providing a range of outcomes from moderate-warming, policy-aligned trajectories to higher-warming pathways characterized by more severe physical climate risks.

These frameworks enabled us to evaluate how transition and physical risks may evolve over short-, medium-, and long-term horizons.

Key Risks and Opportunities Identified

Transition Risks

• **Energy price volatility and carbon cost exposure,** particularly relating to ATM electricity use, logistics, and data-center energy demand.

• **Policy and regulatory shifts** under the CSRD, EU climate law, and national energy requirements that may increase reporting, due-diligence, and operational expectations.

• **Supplier-related emissions risks,** as a majority of our footprint resides in upstream purchased goods, leased assets, and capital goods.

Physical Risks

• **Acute weather events** potentially disrupt cash-in-transit logistics, ATM uptime, or data-center operations.

• **Chronic temperature increases** raising cooling loads for IT infrastructure and affecting employee comfort and commuting patterns.

We integrate climate-related risks into our broader enterprise risk management framework, ensuring they are assessed with the same rigor and structure as all other strategic, operational, financial, and regulatory risks. **Climate risks are reviewed on a quarterly basis** as part of the recurring enterprise risk review presented to the Audit Committee and subsequently to the Board of Directors. In addition, climate-related impacts, regulatory developments, and data quality considerations are monitored continuously by Controlling, Legal, and relevant operational teams.

Risk Prioritization

We prioritize climate risks using the same criteria applied across the enterprise: likelihood, magnitude of impact, time horizon, and the extent to which the risk may influence financial performance, operational continuity, or stakeholder expectations. Given our business model, transition risks—such as energy price volatility, evolving regulatory requirements, and supplier emissions—typically score higher in probability and business relevance than acute physical risks. Prioritization is informed by our double materiality assessment and updated annually to reflect new climate data, policy changes, and stakeholder feedback.

Climate-Specific Controls

While climate risks follow our standard risk management processes, we have established targeted controls that directly address climate-related exposures, including:

- **Energy consumption monitoring** for ATMs, data centers, and offices to identify inefficiencies and reduce operational risks tied to rising energy costs.
- **Supplier-related emissions oversight,** including data verification processes for Scope 3 categories and improvements in data completeness.
- **Scenario-informed planning** to identify potential impacts of transition and physical risks across key parts of our value chain.
- **Internal controls over sustainability data,** modeled after financial reporting controls, to ensure the reliability of climate metrics and disclosures.

Assessment Approach Relative to Other Risks

Climate risks are not isolated from our core risk management processes but are assessed using a broader, forward-looking lens. Unlike traditional operational risks, climate-related risks often involve **longer time horizons, greater uncertainty, and dependencies on external policy, market, and environmental conditions.** As a result, management incorporates scenario analysis, regulatory trajectory assessments, and value-chain considerations that go beyond standard risk evaluation techniques.

Despite these differences, climate risks ultimately follow the same internal governance pathway as all other material risks—escalated through Executive Management and reviewed by the Audit Committee—ensuring consistency, comparability, and alignment with our overall strategic objectives.

Opportunities

- **Energy-efficient operations,** including server consolidation, ATM optimization, and digital-first product innovation.
- **Lower-carbon procurement choices,** such as transitioning to renewable electricity contracts and material reductions (e.g., ongoing plastic-to-paper gift card conversion).
- **Growing customer and investor demand** for low-impact digital services and transparent climate governance.

Operational Efficiencies and Emissions Reductions

Our continued shift toward digital-first operations has generated both environmental and financial benefits. As customer behavior evolves and our platforms expand, we have seen steady **growth in digital transactions,** which reduces the need for physical infrastructure, paper-based processes, and in-person services. This transition supports lower resource consumption while improving service efficiency for our global network.

The increased adoption of digital receipts and mobile applications has led to **reductions in paper-based receipts,** eliminating unnecessary material use and waste. These changes, combined with our broader efficiency measures, help reduce our Scope 3 emissions associated with purchased goods and services.

Our technological investments also strengthen **energy efficiency across data centers, ATMs, and offices,** contributing to meaningful electricity savings. Server consolidation, optimized ATM replenishment, and upgraded hardware reduce energy demand, enabling operational cost savings while lowering market-based Scope 2 emissions.

Additionally, expanding digital channels and collaboration tools has enabled **lower travel frequency** for internal teams and customer engagement. By reducing non-essential business travel, we have achieved both emissions reductions and direct cost savings. These combined efficiency improvements reinforce our commitment to responsible growth and support our long-term sustainability strategy.

Financial and Strategic Implications

Across scenarios, we identified that the most material financial implications arise not from acute physical disruptions but from **transition-driven cost changes**—including energy prices, potential carbon pricing mechanisms, and supplier-related emissions reductions. Higher-warming scenarios carry more operational resilience challenges for logistics and physical infrastructure, while orderly transition scenarios imply **near-term capital needs** to modernize equipment, improve data-center efficiency, and strengthen sustainability governance.

These insights have reinforced the importance of improving data quality, expanding Scope 3 visibility, and integrating climate considerations into financial planning cycles. While our overall environmental footprint is limited relative to heavy-emitting sectors, scenario outcomes highlight the financial value of early transition actions that reduce long-term operating costs and regulatory exposure.

Influence on Strategy and Target-Setting

The scenario analysis directly informed several core elements of our climate approach:

- Prioritizing **energy efficiency and server consolidation,** which remain resilient measures under all modeled scenarios.
- Strengthening **supplier engagement** on emissions and data quality, recognizing the concentration of our footprint in upstream categories.
- Guiding the further development of our **Energy Transition Plan (2023–2030)** and the establishment of future emissions-reduction targets.
- Reinforcing the need for **expanded climate governance,** including internal controls and cross-functional oversight within Finance, Controlling, and Legal.
- Supporting our phased approach to setting mid- and long-term climate goals as we continue preparing for CSRD-aligned disclosures.

As we continue strengthening our climate governance and refining our emissions baseline, we are preparing to formalize our long-term decarbonization pathway. **Targets were established in 2025 following strategy alignment and an evaluation against the Science Based Targets initiative (SBTi) criteria.** This process will ensure that future goals are credible, data-driven, and aligned with both regulatory expectations and leading global climate frameworks.

Overall, the scenario analysis process has helped us test our strategic resilience, identify cost-effective decarbonization levers, and ensure that future climate targets remain aligned with credible global pathways.

R01

Our carbon emissions and energy mix

Impact, Risk and Opportunity Management

Aspect

Risk

Energy Consumption from ATMs, Cash-in-Transit Logistics, and Employee Commuting

Context

Financial Materiality

High energy consumption from ATMs, cash-in-transit logistics, and employee commuting can lead to increased operational costs, especially with rising energy prices. Inefficiencies in energy use can also result in higher overall expenses and impact profitability.

Environmental and Social Materiality

High energy consumption contributes to a larger carbon footprint, which may negatively impact the company's environmental profile and sustainability goals. The environmental impact of logistics and commuting can also contribute to broader climate change concerns.

Description

Nature of the Risk

Significant energy use from ATMs, cash-in-transit logistics, and employee commuting increases operational costs and contributes to the company's overall carbon footprint. Rising energy costs and stricter environmental regulations can exacerbate these issues.

Impact

Financially, increased energy costs and inefficiencies can negatively affect profitability. Environmentally, higher energy consumption contributes to greater greenhouse gas emissions and may conflict with sustainability targets.

Likelihood

The likelihood of experiencing financial and environmental impacts is moderate due to the ongoing nature of energy consumption and the potential volatility of energy prices. Regulations and environmental expectations are also becoming stricter.

Time Horizon

The risk is ongoing and may fluctuate with changes in energy prices, regulatory environments, and technological advancements. Immediate and long-term impacts can vary based on the company's energy practices and external factors.

Action Plan

- Operate energy-efficient ATMs and optimize their fill- and operation schedules.
- To enhance logistics practices to reduce fuel consumption and improve route efficiency.
- Promote sustainable commuting options for employees, such as public transportation or carpooling.
- Monitor and manage energy usage to identify and address inefficiencies.
- Conduct an energy audit to identify areas for improvement and implement energy-saving measures.
- Invest in technology and practices that reduce energy consumption in ATMs and logistics operations.
- Launch initiatives to promote and facilitate sustainable commuting options for employees.
- Regularly review and update energy management practices to ensure continuous improvement.

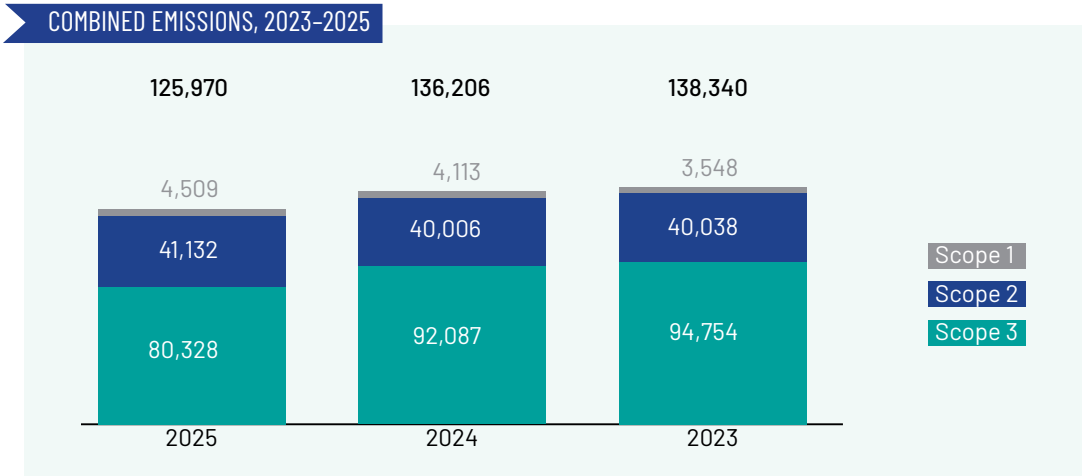
Our Emissions

We engaged Biocode's team of experts and their specialized emissions-calculation platform to quantify our Scope 1, 2, and 3 greenhouse gas emissions. Biocode provided emission factors tailored to specific activities and inputs across our operations, supporting accurate and reliable results aligned with our business profile.

GHG emissions were calculated using **Biocode's emissions calculator** (https://biocode.io), based on operational data collected by Euronet Worldwide representatives. These calculations are intended to guide our sustainability initiatives, provide accurate and reliable emissions reporting, and inform the development of potential future climate targets.

A decision was made to use both spend-based and activity-based calculation models to form a comprehensive picture of the emission sources within the group. In the future, the calculations will increasingly shift toward activity-based data to improve the accuracy of the results. In 2025, flight miles, transport distances, employee commuting, and hotel nights were added as activity-based data.

Our Scope 1–3 emissions results are presented below.



Euronet Worldwide's consolidated 2025 data includes EFT, epay, Money Transfer (MT), and the Corporate (Corp) Segments. Total emissions decreased by 7.52% compared to 2024, resulting in a carbon footprint of 125,970 tCO_2e.

The 2025 calculations followed the same methodological framework and materiality assessment as the previous year. A comparative analysis of 2023, 2024 and 2025 reflects a refinement of the calculation approach, from a primarily spend-based methodology to a more detailed activity-based approach. This methodological enhancement, combined with the availability of more comprehensive data on leased assets and business services, has improved the accuracy and reliability of the results.

Between 2024 and 2025, several categories showed changes in emissions. Scope 1 increased by 396.94 tCO2e and Scope 2 increased by 1,125.80 tCO2e. Emissions, however decreased by 11,759.18 tCO2e. Part of this increase can be attributed to the company's new acquisitions during the past year and the growth of all of our business operations. The remaining increase is primarily explained by improved data availability and changes in activity-based calculations. Increased data availability has particularly affected the categories of servers (electricity consumption in kWh) and capital goods. In addition, the use of activity-based calculations has influenced the reported figures for airfare and hotel-related emissions.

Segment Highlight

Euronet Worldwide — by segment Unit	EFT	epay	Money Transfer	Corporate
Scope 1	690	272	3,539	9
Scope 2 (market-based)	40,236	178	718	0
Scope 3	45,536	4,332	25,273	5,188
Total	**86,462**	**4,781**	**29,530**	**5,197**
Share	**69%**	**4%**	**23%**	**4%**

Figures presented in this report have been rounded to the nearest whole number or decimal place. As a result, totals may not sum precisely due to rounding.

EFT (Electronic Funds Transfer)

GHG emissions associated with the **EFT segment** reflect energy use across data centers, ATMs, and company-owned vehicles used to support operational activities. Emissions are calculated using a combination of **activity-based and spend-based methodologies**, covering Scope 1 (direct fuel use) and Scope 2 (purchased electricity). Activity data includes miles traveled, fuel consumption, and electricity use across ATMs and servers, ensuring accurate tracking of the segment's carbon footprint and supporting ongoing reduction initiatives.

MT

GHG emissions in the **Money Transfer segment** are associated with operational facilities, transportation of employees, and leased assets supporting global money transfer operations. Emissions are quantified using **activity-based and spend-based data**, including fuel consumption, purchased electricity, and services used in day-to-day operations.

epay

The **epay segment** encompasses digital payment services, including card and online payment processing, as well as operational support functions. Emissions are calculated primarily through an **activity-based approach**, including energy consumption from servers and office facilities, as well as indirect emissions from leased assets and business services.

Corporate

GHG emissions associated with the **corporate segment** reflect the energy use, employee commuting, and operational activities across Euronet's corporate offices and administrative functions. Emissions are calculated using a combination of **activity-based and spend-based methodologies**, covering Scope 1 (direct fuel use), Scope 2 (purchased electricity), and relevant Scope 3 categories

Scope 1

Scope 1 GHG emissions	2025	2024	2023	Share %
Gross Scope 1 GHG emissions (tCO_2e)	4,509	4,113	3,548	3.6%

Scope 1 emissions increased from 4,112.98 to 4,509.91 tCO_2e (+9.7%). This increase aligns with higher spending (€36.45M vs €33.52M in 2024). Emissions rose slightly faster than expenditure, suggesting a shift toward more carbon-intensive mobility, and or reduced efficiency per euro spent.

Scope 2

Scope 2 GHG emissions	2025	2024	2023	Share %
Gross location-based Scope 2 GHG emissions (tCO_2e)	–	–	–	–
Gross market-based Scope 2 GHG emissions (tCO_2e)	41,132	40,006	40,038	32.7%

Scope 3 breakout

Significant Scope 3 GHG emissions Total gross indirect (Scope 3) GHG emissions (tCO2e)	2025	2024	2023	Share %
1. Purchased goods and services	43,156	41,682	51,452	53.7%
2. Upstream leases assets	17,262	16,963	16,405	14.7%
3. Capital goods	11,776	14,584	14,198	7.2%
4. Business travel	5,808	5,927	4,840	2.9%
5. Employee commuting	2,326	12,931	5,859	21.5%
Total	**80,328**	**92,087**	**94,757**	**100%**

Emissions in certain categories decreased: paper consumption declined from 714.10 to 486.29 tCO_2e (–31.9%), and air transportation decreased from 5,557.90 to 4,030.95 tCO_2e (–27.5%). In addition, emissions from employee commuting reduced by 82.0%, which is an exceptionally large reduction. The emission factor was updated from 0.16 to 0.03 to reflect employee commuting, by diesel or gasoline hybrid passenger cars.

Category	2025 tCO2e	2024 tCO2e	Change %
Mobile combustion (Scope 1)	4,509.91	4,112.98	9.7%
Paper consumption (Scope 3)	486.29	714.10	-31.9%
Air transportation (Scope 3)	4,030.95	5,557.90	-27.5%
Capital goods (Scope 3)	11,775.47	14,583.84	-19.3%
Employee commuting (Scope 3)	2,326.95	12,931.10	-82.0%

The emission factors mostly remained unchanged, except for hotel nights, where the factor is relatively high and the calculation has shifted from spend-based to activity-based, resulting in a more realistic estimate. Overall, these shifts reflect updated data, expanded scope, and more detailed activity-based calculations.

Purchased Goods and Services

GHG emissions associated with the Group's purchase of goods and services, are calculated using an spend-based methodology. Emissions are categorized based on the type of goods and services procured, such as banking services, maintenance activities, advertising, and professional fees, multiplied by the applicable emission factors for each relevant category.

GHG emissions associated with the Group's gift card production are calculated using an activity-based methodology. Physical gift cards are assessed based on the number of cards produced, their materials, and associated logistics, multiplied by the relevant emission factors. The majority of our gift card activity is digital, significantly reducing the environmental impact compared with traditional plastic cards. This shift to digital issuance supports lower emissions across production, transportation, and end-of-life disposal.

TARGET Scope 2 Emissions

Reduce market-based Scope 2 emissions by 10–15%

Timeframe: Ongoing

The goal is to reduce market-based Scope 2 greenhouse gas emissions by 10–15%. This involves improving energy efficiency and optimizing operations to lower emissions from purchased electricity, supporting the company's broader climate strategy and sustainability commitments. This is achievable through targeted efficiency across data centers and offices

TARGET Renewable Electricity

Source ≥50% renewable electricity

Timeframe: Ongoing

The company aims to source at least 50% of its electricity from renewable sources. This target focuses on transitioning to cleaner energy, reducing reliance on fossil fuels, and contributing to long-term carbon reduction and environmental responsibility.

Upstream Leased Assets

GHG emissions associated with the Group's upstream leased assets are calculated using a spend-based methodology. Emissions are estimated by applying appropriate emission factors to the total costs associated with leased assets, including VAT, by asset type. Upstream leased assets include, but are not limited to, ATM rent, office rent, warehousing, and leased equipment.

Capital Goods

GHG emissions associated with the Group's additions to tangible assets are calculated using an activity-based methodology. Emissions are estimated based on the quantity and type of capital goods acquired, such as ATMs, servers, and other long-lived equipment, multiplied by the applicable emission factors for each asset category.

Business Travel

GHG emissions associated with the Group's business travel activities are calculated using an activity-based methodology. Emissions are determined based on actual travel activity data, including distance traveled by transport mode (such as air and rail) and the number of hotel nights, multiplied by the relevant emission factors for each activity.

As a global organization, certain levels of business travel remain necessary to support operations and client engagement. However, we continue to prioritize the use of digital solutions, including video and teleconferencing technologies, to reduce avoidable travel for internal collaboration and customer meetings.

To support more responsible travel practices, we aim to provide employees with efficient and practical travel options while maintaining oversight of environmental impacts. Business travel data is regularly reviewed and analyzed, and internal audits are conducted to enhance data quality, monitor trends, and identify opportunities to reduce emissions where feasible.

Navan Travel Platform Highlights

To support responsible business travel and improve emissions visibility, we now utilize Navan as our global travel and expense management platform. Navan enables centralized booking, enhanced data quality, and improved transparency across employee travel activity.

Through the platform, employees are encouraged to select travel options that balance business needs with environmental considerations. Navan provides comparative emissions data at the point of booking, allowing travelers to view estimated carbon impacts across flight, rail, and lodging options and supporting more informed decision-making.

The platform also consolidates travel data across regions, improving the accuracy of our Scope 3 Category 6 (Business Travel) emissions calculations. Standardized reporting enables improved tracking of travel volumes, modes of transport, and associated emissions, supporting year-over-year trend analysis and identification of reduction opportunities.

By leveraging Navan's integrated reporting capabilities, we are strengthening governance over business travel, enhancing data completeness, and laying the foundation for future initiatives focused on emissions reduction, policy alignment, and traveler engagement.

Travel & Expense Policy

This policy outlines guidelines for booking travel, managing expenses, and ensuring cost-effective, compliant business trips. Employees must use the Navan platform for bookings, obtain prior approvals, and submit accurate expense claims with receipts. The policy promotes responsible spending, sustainability, and safety, while defining reimbursable and non-reimbursable expenses. Failure to comply may result in denial of reimbursement or disciplinary action.

Employee Commuting

GHG emissions related to employee commuting represent indirect emissions generated from the transportation of employees between their residences and their primary work locations.

Ghg intensity based on net revenue

	2025	2024	2023	%
GHG intensity based on net revenue				
Total GHG emissions (location-based) per net revenue (tCO2e/USD million)	-	-	-	-
Total GHG emissions (market-based) per net revenue (tCO2e/USD million)	9.75	11.06	11.82	-8.8%

	2025	2024	2023	%
Absolute emissions (tCO2e)	125,970	136,207	136,458	-7.5%
Emission intensity (tCO2e/USD million)	30	34	37	-11.8%

In 2025, Euronet Worldwide achieved a continued reduction in both absolute and intensity-based GHG emissions. On a market-based basis, emissions per net revenue also decreased by 8.8%, from 11.06 tCO_2e/USD million in 2024 to 9.75 tCO_2e/USD million in 2025. Absolute emissions decreased by 7.5%, from 136,207 tCO_2e in 2024 to 125,970 tCO_2e in 2025. Emission intensity relative to net revenue improved by 11.8%, declining from 34 tCO_2e/USD million in 2024 to 30 tCO_2e/USD million in 2025. These reductions reflect both improvements in operational efficiency and the continued shift to more activity-based data collection and energy management practices across Euronet's global operations.

Energy Consumption & Mix

Energy consumption and mix	2025	2024	2023
Fuel consumption from crude oil and petroleum products (MWh)*	8,499	10,293	11,579
Fuel consumption from natural gas (MWh)	0	0	0
Consumption of purchased or acquired electricity, heat, steam, and cooling from non-renewable sources (MWh)**	68,219	64,231	64,281
Total non-renewable energy consumption (MWh)	**76,718**	**74,524**	**76,040**
Share of non-renewable sources in total energy consumption (%)	**70%**	**73%**	**73%**
Consumption of purchased or acquired electricity, heat, steam, and cooling from renewable sources (MWh)**	32,103	27,527	27,549
Total renewable energy consumption (MWh)	**32,103**	**27,527**	**27,549**
Share of renewable sources in total energy consumption (%)	**30%**	**27%**	**27%**
Total energy consumption (MWh)	**108,822**	**102,051**	**103,589**

Share of Renewable and Non-Renewable Energy

* Scope 1 — Non-Renewable Energy

Non-renewable energy in Scope 1 primarily comes from company-owned and leased vehicles, as well as land transportation. Fuel consumption from crude oil and petroleum products was calculated as follows:

1. Miles traveled by company-owned vehicles were converted into gasoline consumption and then into megawatt hours, assuming a fuel economy of 24.4 miles per gallon.
2. For leased or other land transportation, monetary expenditures were converted into miles using a rate of $0.14 per mile, then into gasoline consumption and megawatt hours.

Conversion from gasoline gallons to megawatt hours was performed according to ANNEX II of IPCC AR5 and CDP Technical Notes.

**Scope 2 — Electricity (Renewable and Non-Renewable)

Electricity consumption for ATMs and servers is the main source of Scope 2 emissions. Purchased electricity includes both renewable and non-renewable sources. As Euronet Worldwide operates globally, we applied a global average electricity emission factor and used 2024 global electricity mix data (from Our World in Data) to estimate shares. According to this source:

- 68% of electricity is non-renewable
- 32% is renewable

This methodology allows for consistent, activity-based tracking of Euronet's energy use across all locations, with a clear distinction between renewable and non-renewable sources.

Data Hierarchy

Data hierarchy	Scope 1 / Energy mix / Category 3			Scope 2 / Energy mix / Category 3	
	Diesel	Petrol	Gas	Electricity	District heating
1. Actual consumption directly stated on the invoice from the vendors	-	-	-	100	-
2. Data through vendor online portal or similar	-	-	-	-	-
3. Data supplied by the vendor open request through written communication	-	-	-	-	-
4. Estimations performed based on historical data	-	-	-	-	-
5. Estimations performed based on average price per unit of consumption (kwh, liters, m3), for The Company purchases in the relevant period	-	100%	-	-	-
6. Estimations based on average publicly available average price pr. unit of consumption (kwh, liters, m3)	-		-	-	-

Data hierarchy	Scope 3		
	Purchased goods and services	Capital goods	Business travel
1. GHG emission data supplied directly by the supplier	-	-	-
2. GHG emission calculated based on actual purchase / weight	15.26%*	100%	-
3. GHG emission calculated on the base of net-spend	84.74%	-	100%

*These emissions result from purchased gift cards (Scope 3.1) as well as ATMs and Servers (Scope 3.2) which were calculated using weight-based emission factors.

The reported environmental performance follows the data hierarchy principles stated below.

Scope 1, 2 & Scope 3, category 6

1. Actual consumption directly stated on the invoice from the vendors.

2. Data through vendor online portal or similar.

3. Data supplied by the vendor open request through written communication.

4. Estimations performed based on historical data.

5. Estimations performed based on average price pr. unit of consumption (kWh, liter, m3), for The Company purchases in the relevant period.

6. Estimations based on average publicly available average price pr. unit of consumption (kWh, liters, m3).

Scope 3, category 1, 2 & 3

1. GHG emission data supplied directly by the supplier.

2. GHG emission calculated based on actual purchase / weight.

3. GHG emission calculated on the base of net-spend.

Entity Highlight

Additional calculations — Dandelion Payments, Ria Spain	Dandelion Payments (USA)	Ria Spain (ES)
Unit	tCO_2e	tCO_2e
Scope 1	310.08	744.65
Scope 2 (market-based)	718.09	0
Scope 3	12,437.38	2,223.16
Total	**13,466**	**2,968**

Dandelion Payments and Ria Spain are key business divisions whose operations contribute to our overall greenhouse gas (GHG) footprint. Understanding and quantifying emissions across these units is critical for managing environmental impact and supporting sustainability goals. This assessment considers all relevant activities within each unit, including energy consumption, business travel, and other operational sources. Emission factors are applied to convert activity data into carbon equivalents, enabling consistent tracking and reporting of our GHG performance across geographies.

While emission factors are mainly based on US and global data, for Ria ES, Spanish or other European equivalents were used in certain instances. Where feasible, using more localized emission factors is recommended to improve accuracy and relevance.

Dandelion Payments

The **Dandelion Payments division** reported total emissions of **13,466 tCO2e**. Scope 1 emissions were **310 tCO2e**, derived from direct operational fuel consumption. Scope 2 emissions (market-based) contributed **718 tCO2e**, associated with electricity used across server locations. Scope 3 emissions were **12,437 tCO2e**, reflecting upstream activities such as leased assets, transportation, and business services.

Ria Spain

The **Ria Spain division** reported total emissions of **2,968 tCO2e**. Scope 1 emissions were **745 tCO2e**, primarily driven by fuel consumption in vehicles and other transport. Scope 3 emissions totaled **2,223 tCO2e**, capturing indirect emissions from business services and leased assets.

Software Solutions

We design software systems that rely on lower hardware and energy requirements to perform than previous generations. We design our software and data centers to leverage existing centers for business continuity rather than erecting rarely used host sites. Optimized networks are used to efficiently utilize hardware and power components.

The fundamentals of our business are initially focused on providing a way for financial payments to be accessed by all, including access to cash through ATMs. As ATMs have changed over the years, so have we. We have deployed ATMs that have the capability for customers' and merchants' deposits to fill ATMs with cash. This reduces travel to bank branches and reduces cash fill transportation. We have also streamlined the processing of cardless transactions to eliminate waste. Along with streamlining ATM procedures, we have reduced the use of paper across all our businesses by providing the consumer choice for digital delivery of a receipt.

Across all segments, we promote the utilization of websites and mobile apps for remittance transactions, while maintaining the ongoing environmental advantages of paperless transactions. Unlike traditional retail-based methods, which generate waste through manual paperwork and fuel use during in-person visits to physical sites, digital transactions require far less energy consumption. By eliminating the need for brick-and-mortar sites to be established, this also reduces the requirement for in-person visits, which saves more resources that would otherwise be needed to maintain operating stores.

TARGET Supplier Engagement

Introduce sustainability expectations for key suppliers

Timeframe: Ongoing

The company will introduce sustainability expectations for key suppliers to ensure alignment with its environmental and social responsibility goals. This initiative promotes responsible sourcing, encourages suppliers to adopt sustainable practices, and strengthens the overall ESG performance of the supply chain.

Green Accommodations & Environmental Responsibility

Energy Efficiency

One of our most significant areas of energy use relates to data centers. We have decreased our energy consumption by reducing the number of data centers and utilizing efficient, innovative servers and IT equipment. Additionally, we extend the life of our IT equipment beyond warranty periods, and we practice responsible recycling to minimize waste. These strategies allow us to optimize resource efficiency while maintaining operational effectiveness.

Our commitment to sustainability extends beyond digital means, as we actively seek to reduce waste by purchasing recycled products and offering recycling systems to employees for paper, plastic, aluminum, glass, and other materials when available. Moreover, we have implemented innovative technologies, such as motion and light sensors, and climate controls, to decrease electricity consumption in unoccupied areas of our facilities. We aim to integrate low or renewable energy devices, such as LED light bulbs, wherever possible, furthering our commitment to a sustainable future. We understand the role that clean and green buildings play in long term environmental responsibility and overall company intent to be efficient users of energy.

Data Center Sustainability

Our data centers play a central role in delivering secure, reliable payment and processing services across our global network. As part of our commitment to reducing operational emissions and improving energy efficiency, we continue to strengthen the sustainability performance of our data center environments through optimized infrastructure, responsible lifecycle management, and ongoing efficiency improvements.

Power Usage Effectiveness (PUE) Performance

We track estimated Power Usage Effectiveness (PUE) across our primary data center environments to evaluate efficiency and identify opportunities for improvement. While PUE varies by geography and hosting model, our operational footprint consistently performs within the range expected of modern and professionally managed data centers. We are actively working to improve PUE through cooling optimization, increased virtualization, server consolidation, and the deployment of energy-efficient infrastructure.

Optimized Data Center Footprint

Our data center footprint continues to decrease as we consolidate environments, migrate workloads to more efficient facilities, and retire legacy infrastructure. In 2025, reductions in the total number of data centers directly contributed to a measurable decrease in electricity consumption. A more streamlined footprint strengthens operational resilience, lowers cost, and reduces market-based Scope 2 emissions associated with electricity use from data center operations.

Server Lifecycle and Equipment Management

We maintain robust lifecycle management practices to ensure responsible use of all servers and IT hardware. Servers remain in operation beyond standard warranty periods when performance and reliability support continued use, helping reduce unnecessary equipment turnover and the embodied emissions associated with new hardware manufacturing. When systems reach end-of-life, we prioritize reuse, refurbishment, or certified recycling in accordance with e-waste best practices. These measures reduce environmental impact while supporting efficient capital deployment.

Continuous Efficiency Improvements

Across all facilities, we apply efficient measures such as load balancing, virtualization, and capacity planning to minimize energy waste. Our teams regularly evaluate performance data to identify inefficiencies and guide upgrades to cooling systems, power management configurations, and hardware specifications. As part of our Energy Transition Plan, we will continue investing in technologies that support lower energy consumption and improved operational sustainability.

Metric	Value	Notes / Additional Info
PUE (Power Usage Effectiveness)	1.5%	Average range across all data centers; lower is more efficient
Number of Data Centers	12	Includes primary and backup facilities
Total Server Units	1,692	Physical & Virtual servers in operation
Average Server Age / Lifecycle	5 years	Servers are replaced or upgraded based on lifecycle plan
Data Center Footprint	8,450 sq ft	Total built-up area across all locations
Cooling System Type	Air-cooled / Liquid-cooled	Depends on facility; liquid cooling deployed in high-density zones

TARGET Energy Efficiency

Improve average data center PUE by 3-5%

Timeframe: Ongoing

The target is to improve average Power Usage Effectiveness (PUE) in data centers by .5–5%, reducing the ratio of total facility energy to IT equipment energy. Achieving this goal enhances energy performance, lowers costs, and aligns with global best practices for sustainable data center operations.

TARGET Energy Data

Achieving 100% electricity consumption tracking across material operations

Timeframe: Ongoing

The company will achieve 100% electricity consumption tracking across all material operations. Comprehensive data collection ensures transparency, supports accurate reporting, and enables informed decisions for energy optimization and emissions reduction.

TARGET Server Lifecycle

Maintain server refresh cycle of ≤5 years

Timeframe: Ongoing

The company will maintain a server refresh cycle of five years or less to ensure optimal performance, security, and energy efficiency. Regular hardware updates reduce risks of system failures, improve processing capabilities, and support sustainability goals by leveraging modern, energy-efficient technologies.

TARGET Server Utilization

Increase average utilization to ≥75%

Timeframe: Ongoing

The goal is to increase average server utilization to at least 75%, maximizing resource efficiency and reducing energy waste. By consolidating workloads and optimizing capacity, the company can lower operational costs and minimize the environmental impact of underutilized infrastructure.

TARGET Energy Monitoring

Deploy real-time energy monitoring at 100% of data centers

Timeframe: Ongoing

The organization will deploy real-time energy monitoring across 100% of its data centers. This initiative enables precise tracking of energy consumption, supports proactive efficiency improvements, and provides actionable insights to reduce carbon emissions and operational costs.

TARGET Digital Efficiency

Reduce paper-based processes through transaction digitization

Timeframe: Ongoing

The company aims to reduce paper-based processes by digitizing transactions, enhancing operational efficiency and sustainability. This shift minimizes physical resource use, accelerates workflows, and supports environmental goals by cutting waste and improving data accessibility.

TARGET Energy Awareness

Identify Energy plans for all the offices and data centers

Timeframe: Ongoing

The company will identify and implement energy plans for all offices and data centers to optimize consumption and reduce environmental impact. This effort supports operational efficiency, cost savings, and progress toward broader sustainability objectives.

Reforestation and Environmental Stewardship

Euronet participates in reforestation initiatives in Europe as part of its broader environmental stewardship efforts. Forest loss contributes significantly to global greenhouse gas emissions and biodiversity decline. Through participation in these initiatives, Euronet supports projects that help regenerate areas of high ecological value.

The benefits of these initiatives include:

- Reduced environmental impact through ecosystem restoration
- Regeneration of land with ecological and biodiversity value
- Creation of local jobs in rural areas
- Support for local economies and community development

These initiatives complement Euronet's operational environmental efforts by contributing to long-term environmental resilience.

Waste and Water Management

Waste Reduction and Circular Practices

Euronet is committed to minimizing waste generated across its operations and integrating responsible resource management into its business practices. Our waste reduction efforts focus primarily on office locations, data and technology environments, and the lifecycle management of electronic equipment supporting our payments, ATM, and transaction processing services.

Across many office locations, Euronet offers zero-waste or low-waste alternatives, including recycling programs, centralized waste sorting, and the use of reusable materials. We encourage waste diversion through recycling streams, drink refill stations that reduce single-use plastics, and donation programs where feasible. These practices help reduce landfill waste while supporting employee awareness of responsible consumption.

Euronet also prioritizes responsible lifecycle management for electronics, hardware, and software-related products. Equipment such as servers, ATMs, and IT assets is maintained, upgraded, or replaced based on operational needs and security requirements. At end of life, electronic equipment is reused, refurbished, recycled, or disposed of through certified vendors in accordance with applicable environmental regulations. These practices help reduce electronic waste and support more circular use of materials.

Clean Water Management

We are committed to providing the essential right to access clean water and sanitation at all global locations. We are mindful of water availability and quality consumption in other areas of the world. We have made changes that promote less water usage in restrooms with sensor faucets and water efficient toilets. Water usage is not material for us as most of our products and services do not require a large amount of water.

Water management efforts focus on efficiency, conservation, and responsible use within facilities we own or operate. In data center operations, water use is primarily associated with cooling systems where applicable. We seek to optimize cooling efficiency and evaluate opportunities to reduce water consumption while maintaining system reliability and resilience.

Euronet continues to monitor water usage where data is available and will assess opportunities to improve data collection and efficiency over time as part of our broader environmental management efforts.

Community and Ecosystem Integration

Euronet recognizes the importance of respecting the historical, cultural, and architectural character of the communities in which it operates. This is particularly relevant to the deployment of ATMs and financial infrastructure in urban centers and heritage locations.

When installing or upgrading ATMs, Euronet seeks to integrate equipment into local surroundings in a manner that respects cultural and architectural contexts while continuing to provide reliable access to cash and financial services. By aligning our goods and services with local environments and community expectations, Euronet supports positive community engagement and mutual respect.

Euronet will continue to evaluate opportunities to reduce waste, improve water efficiency, and enhance environmental data quality across its operations. These efforts support our commitment to responsible business practices, operational resilience, and environmental stewardship as we deliver secure financial services globally.

SOCIAL

Own Workforce

Our people are the backbone of our company, driving innovation and delivering exceptional results. Our efforts to support our people in their personal and professional development are founded on our shared ambition to deliver value for our customers. We want to cultivate an inclusive culture, ensuring every employee feels supported and valued. Our commitment extends to providing equitable career opportunities for all.

We believe a great company can only be built on a solid ethical foundation. We want to lead in business, but we are unwilling to compromise our commitment to our values. Our values are rooted in humility, as we leave our egos at the door. We hold high expectations and never settle for less than the best. Reliability is crucial to us, as we work hard and meet deadlines. We approach challenges with optimism and achieve what others think cannot be done. Empowerment is key to our success, as we take the initiative and boldly pursue our goals. We strive to be competitive in all aspects of our endeavors.

Our commitment to employee engagement extends to active participation in our management decision-making processes through avenues such as town halls and stock ownership programs, including the Employee Stock Purchase Plan (ESPP). Given the nature of our business and the professionalism of our workforce, we generally operate in a non-unionized capacity, with employment terms individually negotiated with each employee, rather than through a collectively agreed-upon contract.

Each year, we celebrate our employees through the HEROES Awards, recognizing individuals who go above and beyond for their colleagues and customers. These awards honor those who embody our core values of humility, expectations, reliability, optimism, empowerment, and success. Nominated by their peers, the recipients reflect the deep respect and admiration shared among colleagues across our global organization.



R02

Our people, including talent attraction and retention, training, equity & employee well-being

Impact, Risk and Opportunity Management

Aspect

Risk

Unable to Retain Talent

Context

Financial Materiality

High employee turnover can increase recruitment and training costs, impacting financial performance.

Environmental and Social Materiality

High turnover can affect company culture and stakeholder relations.

Description

Nature of the Risk

Difficulty in retaining talent can lead to increased costs associated with recruitment, training, and lost productivity. It can also impact the company's ability to innovate and maintain a competitive edge.

Impact

Financially, high turnover rates can increase costs and disrupt operations. Socially, it can negatively affect employee morale and company reputation.

Likelihood

Likelihood depends on industry conditions, company culture, and employee satisfaction levels. In highly competitive industries, this risk is often higher.

Time Horizon

This risk is ongoing but may become more acute in the near term depending on labor market conditions and internal factors.

Action Plan

- Develop strategies to improve employee engagement, offer competitive compensation and benefits, and create a positive work environment.
- Implement initiatives to enhance employee retention, such as career development programs, competitive salaries, and improving work-life balance. Monitor turnover rates and employee feedback to make data-driven adjustments.

Workforce Development, Engagement, and Impact Management

Attracting and Retaining Top Talent

Our business strategy centers on providing secure, fulfilling employment and promoting work-life balance. By aligning our practices with local standards and equipping leaders to support employee well-being, we attract, retain, and inspire top talent. This approach strengthens operational excellence and enhances customer experience.

Talent Retention and Leadership Continuity Strategy

Our success depends on retaining key leaders, including our co-founder, Michael J. Brown, and the founders or executives of acquired businesses. We prioritize leadership stability as a driver of sustained growth and operational excellence.

To attract and retain top talent, we implement:

- **Leadership Retention Initiatives**: We offer long-term incentives, including stock options and restricted stock with extended vesting periods, to align key executives with our long-term goals.
- **Competitive Talent Acquisition & Retention**: We invest in hiring and retaining highly skilled management, operational, marketing, financial, and technical professionals in competitive talent markets.
- **Employment Agreements & Protection Measures**: Key personnel contracts include non-competition, non-disclosure, and non-solicitation clauses to safeguard our business continuity and intellectual capital.

By maintaining a strong leadership pipeline and fostering an environment where top talent thrives, we mitigate risks associated with executive turnover and sustain long-term business success.

Equal Development Opportunities

We ensure equitable access to career development, offering training programs, external certifications, and skills enhancement to empower all employees, regardless of background or identity. We invest in both internal and external training, contributing to career growth and ensuring our people reach their full potential.

Fostering an Engaged Workforce

We cultivate a respectful, secure, and open culture through town halls, works councils, and dialogue platforms. Leadership actively oversees these efforts, ensuring a safe environment for employees to voice concerns without fear of discrimination. We continually refine communication channels, gather feedback, and implement effective strategies to enhance employee engagement.

Managing Employee Impact

We are dedicated to preventing, mitigating, and addressing potential negative impacts on our employees while fostering positive outcomes. Employee well-being, privacy, and security are prioritized, with policies regularly reviewed for compliance. Our CEO and CFO are responsible for overseeing these initiatives and policy adaptations, ensuring that diverse perspectives inform decision-making and continuous improvements.

Human Resource Management Policies

Our workforce is integral to our business strategy, and ensuring their well-being is critical. We aim to create a supportive environment that maximizes opportunities while managing risks effectively. Our policies are designed to protect human and labor rights, which remain central to our commitment.

Employee Benefits

At our company, we believe in supporting our employees both personally and professionally. Our comprehensive Employee Benefits Package is designed to promote a healthy work-life balance, enhance well-being, and provide opportunities for growth. We offer competitive health and wellness benefits, including medical, dental, and vision coverage, as well as mental health resources to support overall well-being. Our flexible work options and paid time-off policies give employees the flexibility they need to manage personal responsibilities and take time to recharge.

We are committed to professional development, offering access to training programs and opportunities for career advancement. Our retirement plans ensure employees can plan for the future with confidence. Additionally, we provide a recognition program to celebrate the hard work and dedication of our team, fostering a positive and inclusive workplace culture. By offering these benefits, we aim to create a supportive environment where employees feel valued, respected, and empowered to thrive both inside and outside the workplace.

Overview of benefits offered to employees (offerings vary by country)

Healthcare, Life & Disability Benefits	• Medical coverage (health/medical insurance, vision, dental) • Life/term insurance • Short/long-term disability coverage • Global travel & medical insurance • Regular medical checkups • Flu vaccinations • 24/7 medical help • Health savings accounts and flexible spending options
Retirement & Financial Assistance	• Company pension / 401K plans • Employee stock purchase program • Stock grants • Financial advisor access • Gratuity and overtime pay • Employee discount programs (gift cards, company products) • Corporate benefits platform
Work-Life Flexibility	• Hybrid and flexible working arrangements • Remote work options • Annual leave / vacation / PTO • Maternity and paternity leave • Bereavement leave • Dependency leave • Sabbaticals
Well-being	• Employee Assistance Program (EAP) • Gym memberships and wellness allowance • Leadership training and mentorship programs • Tuition reimbursement and learning platforms (Udemy) • Volunteer time off (Days of Caring) • Team events and seasonal activities
Other Benefits	• Gifts for birthdays, marriage, and special occasions • Meal and refreshment perks (free snacks, coffee, food vouchers) • Transportation benefits (fuel vouchers, vehicle leasing, electric charging) • Corporate cell phone and SIM • Internet connectivity support • Unique perks: sabbaticals, relocation assistance • Diversity and inclusion training • Identity theft protection and legal assistance programs

Code of Business Conduct & Ethics (CoC)

Our CoC Policy serves as the foundation for ethical decision-making, promoting trust and integrity across our business. It addresses personal conduct, workplace safety, conflicts of interest, data privacy, human rights (including non-discrimination and labor rights), and anti-corruption. Our CoC aligns with international frameworks, including the International Bill of Human Rights, the ILO Declaration on Fundamental Principles and Rights at Work, and the Modern Slavery Act. We maintain a zero-tolerance policy on forced labor, slavery, and human trafficking (refer to Governance — Code of Business Conduct & Ethics).

Human Rights Commitments

Aligned with the UN Guiding Principles on Business and Human Rights and the OECD Guidelines, we are committed to respecting human rights throughout our value chain. We maintain a zero-tolerance policy for discrimination, harassment, or bullying based on social identity. We engage stakeholders and conduct due diligence to identify human rights risks, and our whistleblower system allows confidential reporting. Our Board of Directors approves our CoC and human rights commitments, ensuring compliance across all business relationships.

Diversity, Equity, and Inclusion (DEI) Policy

Our DEI Policy, overseen by the Board and executive officers, ensures compliance with relevant laws and promotes an inclusive culture.

Harassment and Sexual Harassment Policy

Our Harassment Policy strictly prohibits any form of harassment, discrimination, or bullying within our organization. We are dedicated to maintaining a respectful and inclusive workplace where every individual feels valued and safe. Any violation of this policy is taken seriously, and we take swift, appropriate action to address concerns and promote a positive, supportive environment. Reports are investigated by Human Resources, with disciplinary action taken, as necessary. Leadership is held accountable for reporting any incidents. Separate policies exist for our Greek entity, in line with local laws.

Health and Safety Policy

Our Health and Safety Policy ensures compliance with ISO 45001 and other regulations. Managed by the Work Environment Organization (WEO), the policy focuses on injury prevention, compliance, and workplace assessments, with oversight from certified internal teams. At our business, we prioritize the health, safety, and well-being of all our employees, customers, and partners. Our Health & Safety Policy ensures a safe and secure working environment, adhering to the highest standards to prevent accidents and promote the overall physical and mental health of everyone involved. We are committed to providing proper training, resources, and support to foster a culture of safety.

Anti-Slavery and Human Trafficking Policy

In line with the Modern Slavery Act 2015, this policy enforces a strict stance against modern slavery. Violations result in disciplinary actions, including dismissal and/or legal reporting. The policy applies to all business partners and is overseen by the Board.

Engaging with Our People

Employee Satisfaction Survey

In our commitment to fostering an inclusive and engaged workplace, we value input from our employees. We maintain open channels for direct and indirect engagement. Our direct engagement occurs through our Employee Satisfaction surveys, as well as town halls where we actively investigate employee suggestions for workplace improvement.

TARGET Employee Satisfaction Surveys

Ensure 100% of employees complete surveys

Timeframe: Ongoing

The organization will ensure 100% employee participation in satisfaction surveys to capture feedback and measure engagement. Insights from these surveys will guide improvements in workplace culture and employee experience.

Our Social surveys gather insight related to any challenges faced by our people and to identify new ways to improve the conditions of their work environment.

Our employee satisfaction survey is administered to quantify employee satisfaction using the Employee Net Promoter Score (eNPS), assessed on a scale from -100 to +100.

	2024
eNPS* — Money Transfer Segment — EMEA	58

Our eNPS is calculated by subtracting the percentage of detractors from the percentage of promoters based on employee responses.

Professional and Personal Development

Annual performance appraisals are conducted for all employees to evaluate their performance, aligning them with organizational goals and fostering a culture of continuous feedback and improvement. At our company, we believe in the importance of continuous growth and development. Our yearly employee performance evaluations provide an opportunity for both employees and managers to reflect on achievements, identify areas for improvement, and set goals for the future. These evaluations are a collaborative process designed to recognize individual contributions, encourage professional development, and align personal goals with company objectives.

TARGET Performance Reviews

Ensure 100% of employees receive annual reviews

Timeframe: Ongoing

The company will ensure that 100% of employees receive annual performance reviews. This process provides structured feedback, supports professional development, and aligns individual goals with organizational objectives.

In addition to formal evaluations, we prioritize constructive feedback throughout the year to support ongoing improvement. Our goal is to foster an open, transparent environment where employees feel empowered to grow, develop new skills, and advance in their careers. Through regular check-ins and performance discussions, we ensure that every team member has the support they need to succeed and thrive within the organization.

In certain segments, we provide growth and development opportunities for our employees. This includes offering a range of opportunities to further their education and enhance their skills. We provide access to degree programs and specialized training that support both personal and professional growth.

Our IT Bootcamp equips individuals with the practical skills needed to thrive in the rapidly evolving tech industry, while our Continuing Professional Education Program offers up to $2,000 to support employees pursuing specialized degrees and certifications. The EFT — Graduate Program focuses on technology and IT infrastructure, providing advanced learning opportunities to deepen expertise in these critical fields.

In addition to these programs, we offer apprenticeships through the program, allowing hands-on experience in a real-world work environment, and internships through our Money Transfer Division, providing valuable

exposure to the industry. Our Transact—Work Study Program gives prospective employees the chance to gain international experience while continuing their studies. By offering these diverse educational pathways, we aim to empower our employees to reach their full potential and equip them with the knowledge and skills to succeed in an ever-changing global marketplace.

Percentage of Employees Receiving Performance Reviews

Performance Management is conducted regularly to support career growth and align employee objectives with organizational goals. **99%** of employees received formal performance reviews in the last cycle, ensuring consistent feedback and development opportunities across the workforce.

Supply Chain Management

Euronet's supply chain supports the delivery of secure, reliable, and scalable financial services across its global payments, ATM, money transfer, and transaction processing businesses. Our suppliers provide critical goods and services, including information technology, data center infrastructure, ATM hardware and maintenance, software, telecommunications, professional services, and other operational inputs essential to maintaining system availability, security, and regulatory compliance.

Given the technology-driven nature of our business, Euronet's supply chain is primarily service- and equipment-based rather than manufacturing-intensive. As a result, our supply chain risks and opportunities are closely linked to operational resilience, data security, regulatory compliance, and responsible sourcing of technology and infrastructure.

Supplier Selection and Oversight

Euronet seeks to work with suppliers that demonstrate strong business ethics, operational reliability, and compliance with applicable laws and regulations. Supplier selection processes typically consider factors such as quality, cost, security requirements, service continuity, and alignment with Euronet's operational and compliance standards. For suppliers supporting critical systems, data processing, or infrastructure, Euronet conducts additional due diligence focused on cybersecurity, data protection, business continuity, and regulatory requirements. These suppliers are often subject to ongoing monitoring, contractual controls, and periodic reviews to help ensure continued alignment with Euronet's risk management expectations.

Euronet expects suppliers to operate in a manner consistent with applicable labor, human rights, environmental, and ethical standards. While the Company's supply chain does not generally involve high-risk raw material sourcing, Euronet recognizes the importance of promoting responsible practices across its supplier base, particularly for technology, IT equipment, and data center services.

Where applicable, suppliers are expected to:

- Comply with local labor laws and employment standards
- Maintain safe and respectful working conditions
- Operate in accordance with applicable environmental regulations
- Protect confidential information and personal data

These expectations are reinforced through contractual terms, policies, and ongoing engagement with suppliers.

Environmental impacts within Euronet's supply chain are primarily associated with IT equipment, data center services, and energy use by third-party providers. Euronet considers environmental factors when engaging suppliers, particularly for data centers and technology services, where energy efficiency, emissions, and equipment lifecycle management can materially affect the Company's environmental footprint.

Euronet encourages responsible lifecycle management of electronic equipment, including reuse, refurbishment, and recycling where feasible. For data center and infrastructure providers, energy efficiency and resilience are increasingly important considerations in procurement decisions. Supply chain resilience is a critical priority given Euronet's role in supporting continuous financial transactions across global markets. Euronet manages supply chain risk through a combination of vendor diversification, contractual protection, and business continuity planning.

Key supply chain risks considered include:

- Operational disruptions
- Cybersecurity and data protection risks
- Regulatory and compliance risks
- Geopolitical and regional risks affecting suppliers

Euronet works with suppliers to address these risks and maintain service continuity, particularly for systems supporting transaction processing, ATM networks, and money transfer services. Euronet engages with suppliers through both formal and informal channels to communicate expectations, address risks, and identify opportunities for improvement. This engagement supports stronger partnerships and helps ensure suppliers can adapt to evolving regulatory, technological, and sustainability expectations.

Over time, Euronet will continue to evaluate opportunities to enhance supply chain transparency, strengthen environmental and social considerations, and improve data collection related to supplier performance, particularly in areas such as emissions, resilience, and responsible sourcing.

As regulatory and stakeholder expectations evolve, Euronet remains focused on strengthening supply chain governance and resilience. Future efforts may include enhanced supplier engagement, expanded risk assessments for critical suppliers, and continued alignment with best practices in responsible sourcing and sustainability.

Addressing Adverse Impacts on Our People

We provide multiple accessible grievance mechanisms to address and remedy adverse impacts on our employees. These mechanisms include direct and anonymous reporting options through our whistleblower system or Human Resources via the company intranet, ensuring easy access for all employees. Each case is handled individually, facilitating meaningful dialogue between parties and, when necessary, enforcing disciplinary actions or remedies in accordance with our policies.

In addition to formal reporting, employees can seek guidance and support from mentors, managers, or senior leadership when raising concerns. These individuals can also initiate a case on behalf of the affected person if required. Our continuous engagement with employees allows us to gather feedback and enhance the effectiveness of our grievance mechanisms.

Our Help Hotline is available to all employees and customers, offering a confidential and accessible channel for reporting any issues related to health, safety, harassment, or other concerns. We are here to provide support and guidance, ensuring that everyone has access to the help they need in a timely and compassionate manner.

As required by law, we also collaborate with workers' representatives, such as Work Councils, to ensure compliance and address any issues collectively.

Characteristics of Our Own Workforce

We are committed to mirroring the diversity of the communities we serve by promoting inclusivity across various projects and roles.

Gender Distribution

Our policies are designed to ensure equal promotion opportunities and remuneration for all employees, regardless of gender.

Number of Employees (headcount) by gender excl. contractors	2025	Top 4 Level Management	2024	Top 4 Level Management	2023	Top 3 Level Management
Male	6,878	68.2%	5,979	70.5%	5,408	54%
Female	5,056	31.8%	4,836	29.5%	4,591	46%
Total	**11,932**	**100%**	**10,815**	**100%**	**9,999**	**100%**
Women % of total workforce	42.3%	–	44.7%	–	45.9%	–

In 2025 we saw an increase in our total workforce. Our workforce is reasonably balanced between male and female workers.

Geographic Distribution

Our workforce in our 20 largest countries (by number of employees) can be summarized as follows:

The geographic distribution of employees is computed by aggregating the total headcount of employees within the specific geographical locations where our operating entities are located.

Number of Employees (headcount) by gender excl. contractors	2025	Total Women	% of Women 2025
United States	1,723	1,031	59.80%
Chile	180	102	56.70%
Malaysia	757	422	55.70%
Philippines	228	118	51.80%
Spain	849	414	48.80%
Hungary	253	122	48.20%
Poland	300	138	46.00%
Italy	201	92	45.80%
Germany	831	378	45.50%
Senegal	144	65	45.10%
El Salvador	874	387	44.30%
United Kingdom	440	184	41.80%
France	205	82	40.00%
Mexico	494	193	39.10%
New Zealand	149	52	34.90%
Greece	356	123	34.60%
Australia	130	45	34.60%
Serbia	262	74	28.20%
India	1,964	423	21.50%
Pakistan	194	26	13.40%
Total Top 20	**10,534**	**4,471**	**–**
% of Total	**88.3%**	**88.4%**	**–**

Employment Characteristics

We offer our employees generally stable, long-term employment whenever and wherever possible. In certain countries, we engage a limited number of contract employees, primarily due to the project-centric nature of our business, necessitating specific external disciplines. It is noteworthy that we maintain only a small number of temporary workers (less than 1% of our workforce), emphasizing our commitment to fostering stable employment relationships. Additionally, we are dedicated to empowering our employees through career development and training opportunities. As part of our commitment to continuous learning and professional growth, we offer tuition reimbursement for external courses, supporting employees in expanding their skills and advancing their careers.

Gender	Number of Employees	Number of Permanent Employees	Number of Temporary Employees	Number of Non-Guaranteed Hour Employees
Male	7,476	6,876	600	–
Female	5,328	5,056	272	–
Total	**12,804**	**11,932**	**827**	**–**

Permanent employees is defined as the headcount of employees with an employment "at will", whether or not they have a fixed end date. In countries where employees work "at-will", the term permanent employees refers to those who have an ongoing employment arrangement without a predefined end date, even though their employment can be terminated by either party at any time, with or without cause or notice, in accordance with local labor laws. Despite the flexible nature of these contracts, "at-will" employees are still classified as permanent because their roles do not automatically expire unless one party chooses to end the relationship.

When calculating the number of permanent employees, those with "at-will" contracts are included in the overall count. The distinction between "at-will" and other types of employment relates to the conditions for termination rather than the employee's classification as permanent.

Temporary employees are those hired for a specific project or with a set employment end date, while non-guaranteed hours employees are those without a fixed number of working hours. Both groups are calculated by averaging their headcount over the reporting period.

TARGET Diversity

Achieving 40% diverse representation in management

Timeframe: Ongoing

The target is to achieve 40% diverse representation in management roles, reinforcing the company's commitment to inclusion and equity. This initiative promotes diverse perspectives in leadership, driving innovation and better decision-making.

Employee Turnover

Employee turnover	2025	2024
Rate	20.9%	22.2%
Departed	2,484	2,399
Average Headcount	11,880	10,815

In 2025, we experienced a reduction in the overall turnover rate from 2025 to 2024. The decrease in turnover rate is mainly due to the stable growth of our segments. Our target turnover rate is 20%.

Employee turnover is defined as the cumulative headcount of employees who have departed from the Company, whereas the "**Employee turnover rate**" is defined as the proportion of employees who have left The Company expressed as a percentage.

The total number of employees who left the Company is computed by aggregating departures across all countries of operation from January 1 to December 31, 2025. To determine the percentage of departing employees, the total is divided by the average number of employees during the same period, aligning with the annual reporting method.

TARGET Voluntary Turnover

Maintain voluntary turnover at or below industry benchmarks

Timeframe: Ongoing

The company aims to maintain voluntary turnover at or below industry benchmarks, ensuring workforce stability and reducing recruitment costs. This goal supports employee retention strategies and fosters a positive work environment that encourages long-term engagement.

Employee Distribution

We embrace age diversity within our workforce as it facilitates knowledge transfer, professional growth, and effective problem-solving, and ensures that we harness collective experiences. By combining the strengths of different age groups, we drive innovation and growth—individually and as a business.

Age Distribution	2025	%	2024	%
<29	2,977	25%	2,738	25%
>30 – <50	7,544	63%	6,839	63%
>51	1,411	12%	1,238	12%
Total	**11,932**		**10,815**	

In 2025, our age distribution underlines our commitment to hiring young talents and providing them with opportunities to develop further in their career.

The age distribution of employees is computed by aggregating the total headcount of employees under 30 (29 or younger), employees between 30 and 50 (30 to 50), and employees aged 51 or above, excluding contractors. This calculation is based on an average taken over the reporting period from January 1, 2025, to December 31, 2025.

Sickness

In 2025, we continued to monitor absence rates, supported by initiatives that emphasize increased on-site presence, teamwork, and well-being, contributing to a healthier hybrid workplace balance.

Given our presence in over 40 countries, local laws, and regulations regarding the recording of sickness vary. While we do not track sickness data at an individual employee level across all jurisdictions, we maintain ongoing internal monitoring of overall sickness absence trends alongside other key indicators as part of our commitment to employee well-being and safety.

Reasons we do not track sickness data:

Employer vs. Social Security Coverage: Countries like Spain and El Salvador rely on Social Security contributions, while Germany and the Netherlands place a stronger burden on employers to cover long-term sick pay.

Length of Paid Sick Leave: Some countries offer short-term coverage (e.g., Malaysia, India, USA), while others provide long-term coverage (Germany, Netherlands, Spain).

Medical Documentation: Countries like Germany, the Netherlands, Spain, and Malaysia require formal medical certification, while others like the USA and India often allow self-reported sick leave for short-term absences.

Employer Obligations: In the Netherlands and Germany, employers play a major role in reintegration and long-term sick leave support, while in India and the USA, obligations vary significantly by employer.

This variation in legal requirements, employer obligations, and documentation makes it difficult to standardize sickness absence reporting across global operations.[1]

Affected Communities – Reducing Remittance Costs

Aligning with the UN Sustainable Development Goal (SDG) 10.c, which aims to reduce remittance costs to under 3%, presents a significant opportunity for companies in the financial sector. By focusing on reducing the cost of sending money and eliminating high-cost transfer corridors, businesses can enhance their market competitiveness, improve customer satisfaction, and unlock new revenue streams. Lowering remittance costs not only makes financial services more accessible but also supports global financial inclusion and economic development in recipient countries. Furthermore, aligning with SDG 10.c demonstrates a commitment to social responsibility, boosting the company's reputation as a leader in sustainable development. Embracing advanced financial technologies and partnerships can drive this initiative forward, creating lasting benefits for both the business and its customers.



R03

Our vision of financial inclusion, including secure access to ATMs and affordable money transfer services

Impact, Risk and Opportunity Management

Aspect

Opportunity
Aligning with UN SDG 10.c Targets for Reducing Remittance Costs

Context

Financial Materiality
Achieving the UN SDG 10.c targets by reducing the average cost of sending money to less than 3% and eliminating corridors with costs higher than 5% can enhance market competitiveness, improve customer satisfaction, and open new revenue streams.

Environmental and Social Materiality
Reducing remittance costs supports financial inclusion by making money transfers more affordable, thereby promoting economic development. This aligns with social responsibility goals and enhances the company's reputation as a socially conscious organization.

Description

Nature of the Opportunity
By reducing the average cost of sending money and eliminating high-cost corridors, companies can improve financial accessibility, support economic development, and enhance their competitive edge. Aligning with SDG 10.c targets also demonstrates a commitment to global financial inclusion and sustainable development.

Impact
Reducing remittance costs to under 3% and eliminating high-cost corridors can significantly boost customer satisfaction, increase transaction volumes, and improve overall profitability. Socially, it supports financial inclusion and economic development in recipient countries. Environmentally, streamlined digital solutions can reduce the carbon footprint associated with traditional money transfer processes.

Likelihood
The likelihood of achieving cost reductions and meeting SDG 10.c targets is high with the adoption of advanced digital solutions and streamlined processes. Innovations in financial technology and regulatory support enhance the feasibility of this opportunity.

Time Horizon
Benefits from achieving SDG 10.c targets can be realized in the medium to long term (3-5 years) as new technologies are implemented and cost reductions are achieved. The transition may require time for system upgrades and regulatory adjustments.

Action Plan

- Develop and implement strategies to reduce the average cost of money transfers to less than 3%. Monitor progress towards SDG 10.c targets and report on achievements. Improve bank relationships.
- Develop and deploy advanced financial technologies to lower transfer costs.
- Establish partnerships with other financial institutions to expand cost-effective corridors.
- Monitor and report on cost reduction progress.
- Promote financial inclusion initiatives to support low-income populations.

Remittance Target

On average, we charged a fee of 1.57% of the amount sent for each money transfer in 2025 (2024: 1.64%, 2023: 1.65%). This does not include any additional revenue we may earn from the currency exchange, which is handled separately by our treasury team. With this percentage, we meet the UN's goal of lowering transaction costs for migrant remittances to 3% or less by 2030. Our transparent and cost-effective services, including digital remittances, help immigrant communities and expatriates support their relatives and contribute to the advancement of their home economies. By sending remittances to developing countries, we strive to make a positive impact on communities with higher instances of poverty.

Affected Communities – Community Impact

We are committed to engaging with social issues within our communities. We have undertaken various initiatives, and we are actively engaged in community events to create significant changes and champion positive impacts in the communities we serve.
Our endeavors to make positive impact within our communities revolve around three key social issues: the well-being and safety of our communities, prompt responses to global conflicts and crises, and restoration of areas devastated by disasters through reforestation.

These are illustrations of a few actions we are taking:

- Our financial products promote financial inclusion. We enable people denied or without banking privileges to send money to support family. Our Money Transfer segment fosters financial literacy by offering bill payment services and providing access to cash for individuals who are unbanked and underbanked.

FEATURED STORY

Days of Caring at epay DACH: Creativity & Connection



Building bird feeders with employees' children (19 November)

Two weeks ago, epay DACH hosted its third and final Day of Caring this fall – and it was truly special! For the second time, the event welcomed not only colleagues but also their school-aged children on Bavaria's school-free Repentance and Prayer Day.

Under bright sunshine and frosty temperatures, we kicked off with a nature walk to collect materials for our birdhouses. Back at the office, creativity took over: recycled birdhouses from oat milk cartons and colorful bird feeders came to life. After all the crafting, everyone enjoyed a shared lunch and proudly admired the beautiful results.

The best part? Seeing colleagues and kids create together, laugh together, and share a wonderful time as One Team.

- We provide complementary ATM and money transfers to customers adversely impacted in demanding situations such as natural disasters, domestic crises, and wars.
- We give back to the communities where we operate through a "Day of Caring." We allocate one full paid day for each employee to participate in a community involvement activity in their local community. We regularly participate in fundraising events for local charities, and we provide funds to employees to direct to charities of their choice.
- We publish AMBER Alerts on ATMs across Europe to support local government missing-person search efforts.
- We established an "ATMs-in-the-Community" program in Europe to provide cash access to residents of rural areas that have been left without cash access as banks close branches.
- Through our partnership with "Save the Children International" we made a significant contribution towards ensuring children's access to high-quality, protective, and uninterrupted education, along with essential child protection services.
- Financial literacy and digital finance education are essential tools for empowering underserved populations, helping them make informed decisions about their personal finances, savings, investments, and digital transactions. By increasing awareness and understanding of basic financial concepts, as well as the opportunities and risks associated with digital finance platforms, we can enable individuals to better manage their money, improve their financial wellbeing, and access essential services. With the rise of online banking, mobile payments, and other digital financial tools, it's crucial that these communities have the necessary resources to navigate this landscape confidently. Our initiative focuses on providing accessible, user-friendly online resources that cater specifically to the needs of underserved populations. These resources include educational materials, tutorials, and support systems designed to enhance digital financial literacy, build trust in online platforms, and promote responsible financial behavior. By expanding access to such resources, we aim to create an inclusive financial ecosystem where everyone, regardless of background or location, can benefit from the opportunities digital finance has to offer.

Consumers and End-Users — Cybersecurity

Threats, physical assets, and data security pose critical risks to companies, affecting both financial performance and public trust. Technical disruptions, security breaches, and failures in physical assets can lead to significant financial losses, operational downtime, and legal liabilities. These incidents can also drive-up insurance premiums and result in costly litigation. From a reputational perspective, breaches and security failures undermine customer confidence, while incidents like ATM theft and vandalism damage community trust. Given the evolving nature of cyber threats and the vulnerabilities associated with physical assets, it is imperative that companies adopt comprehensive security measures and continuously assess their risk exposure. Maintaining robust security protocols not only mitigates financial and operational risks but also helps preserve the company's reputation and stakeholder trust.



R04

Our digital presence concerning cybersecurity and data privacy

Impact, Risk and Opportunity Management

Aspect

Risk

Cyber, Physical Asset, and Data Security

Context

Financial Materiality

Technical disruptions, security breaches, and failures in physical assets can lead to significant financial losses due to operational shutdowns, legal liabilities, and loss of customer trust. Increased insurance premiums and potential litigation costs can also impact financial results.

Environmental and Social Materiality

Security breaches and operational disruptions can impact the company's reputation and customer confidence. Physical security issues such as ATM theft and vandalism can affect public perception and community trust.

Description

Nature of the Risk

The company faces risks from technical disruptions, security breaches, and physical asset failures. Cyber threats, including ransomware, malware, and phishing attacks, can compromise sensitive information and disrupt operations. Physical risks include theft and vandalism of ATMs.

Impact

Financially, disruptions and breaches can lead to substantial losses, increased insurance premiums, legal fees, and potential fines. Socially, these events can negatively impact the company's reputation and customer confidence.

Likelihood

The likelihood of encountering these risks is inherently high due to the evolving nature of cyber threats, physical asset vulnerabilities, and data security challenges. The risk is compounded by the reliance on third-party vendors and technological advancements.

Time Horizon

The risk is ongoing and may fluctuate with changes in technology, cyber threats, and physical security challenges. Immediate and long-term impacts can vary based on the severity of incidents and response effectiveness.

Action Plan

- Implement comprehensive cybersecurity measures and physical security protocols.
- Regularly update software, conduct vulnerability assessments, and engage in disaster recovery planning.
- Train employees in security best practices and conduct phishing simulations.
- Maintain insurance coverage and engage with third-party risk assessments.
- Develop and maintain an incident response plan for cyber threats and physical security breaches.
- Conduct regular security audits and assessments to identify and address vulnerabilities.
- Implement advanced encryption and access control measures.
- Collaborate with third-party vendors to ensure their security practices align with company standards.

Cybersecurity Risk Management and Strategy

We recognize that cyber threats are constantly evolving, and we must stay ahead of risks and threats to our business systems, data, infrastructure, and employees. We take a holistic approach to cybersecurity to proactively mitigate and respond to cyber threats. Building a robust security program and security controls are critical components that are in the core foundation of our products, culture, and management oversight. As a financial transaction processor, we ensure security is embedded and regarded with importance across the organization and within our products and services. We recognize the criticality of maintaining the safety, security, and integrity of our systems and data to protect our customers, employees, partners, and shareholders. The security program and cybersecurity strategies are strongly supported by both executive management and our Board. Our executive management fosters a strong culture of security awareness and responsibilities from the tone at the top and across all functional teams at all levels. The security team leadership also conducts segment level Board and/or periodic meetings with segment business leadership to share security key performance indicators ("KPIs") and risk considerations, as well as align with business strategies and gain approval for financial support for cybersecurity resources and tools. Security leadership is also involved in financial forecasting for security needs and costs, and the Chief Technology Officer ("CTO") and Chief Financial Officer or executive management team is involved in understanding and approving security related investments and strategies. We invest in our cybersecurity personnel and protections to address critical risks to our infrastructure and systems, and we remain dedicated to continuous improvement in our cybersecurity program.

The Company's CTO reports to our Chief Executive Officer and has been with us for 18 years and is responsible for developing and implementing our information security program and reporting on cybersecurity matters to the Board. Many on our Information Technology ("IT") security team leadership have over a decade of cybersecurity and IT control experience, certifications, and external and internal IT audit experience. The Chief Information Security Officer ("CISO") reports to executive management independent of IT and is responsible for management of cybersecurity risk, security governance and compliance, security policies, security training, and the overall protection and defense of our networks, systems, and company data. The CISO manages the global security governance, risk, and compliance teams and is responsible for ensuring we meet our regulatory and compliance requirements as related to PCI DSS, ISO 27001, and other certifications we hold globally that support our business products and services. The Global Director of Cybersecurity reports to the CTO and manages our security requirements and implementations, incident response, alert management, and various technical security teams. The CISO and Global Director of Cybersecurity manage teams of cybersecurity professionals with broad experience and expertise, including Payment Card Industry ("PCI") and other regulatory compliance, threat assessments and detection, forensic investigations, mitigation technologies, cybersecurity training, incident response, insider threats, third party risk, penetration testing, and security engineering expertise. Many members of the security leadership team across the organization have been with us for more than 15 years. The global and segment security leadership teams work closely with legal, privacy, audit, and compliance teams to ensure we meet regulatory requirements and work together to address cyber risks in all functional areas of the organization. We also conduct strategic in person and virtual annual, quarterly, and monthly security meetings with key members of security and IT leadership to align security priorities, initiatives, and requirements.

Our Board is responsible for overseeing our enterprise risk management activities in general, and each of our Board committees assists the Board in the role of risk oversight. The full Board receives an update on our risk management process and the risk trends related to cybersecurity at least annually. The CTO attends all quarterly Board meetings and presents to the Board at a minimum of twice per year on security and cybersecurity KPIs and threat mitigations. The Audit

Committee oversees risks including cybersecurity risks. Our internal audit team reports on cybersecurity risks and internal and external audit results to the Audit Committee. Internal Audit performs IT security and compliance audits for SOX 404 purposes, as well as testing security standards, and performs pre-assessments for ISO 27001. We also engage third party independent assessments for penetration testing, vulnerability assessments, and certification such as PCI DSS, ISO 27001, VISA PIN and SOC Type 1 and Type 2 audits. The CTO and CISO also have weekly and monthly meetings with senior executive management to discuss security strategy, projects, and concerns. We have an established incident response process led by our CISO governing our assessment, response, and notifications internally and externally upon the occurrence of a cybersecurity incident. Depending on the nature and severity of an incident, this process provides for escalating notification to our Chief Executive Officer, executive management team, and the Board as well as regulatory notifications depending on the jurisdiction and specifications of the incident.

While we evaluate all security incidents and consider the materiality of individual or combined incidents, to date, no incidents or combination of incidents have materially affected the Company or our financial position, results of operations, and/or cash flows. We continue to invest in cybersecurity to enhance the design and effectiveness of our internal controls and processes to protect our systems, networks, and integrity of our data.

TARGET Certifications

Maintain ISO 27001 SOC 2, and PCI DSS certifications

Timeframe: Ongoing

The company will maintain ISO 27001 SOC 2, and PCI DSS certifications across relevant operations, demonstrating adherence to internationally recognized information security management practices. This commitment underscores the organization's dedication to safeguarding data and mitigating security risks.

Our approach to cybersecurity risk management includes the following key areas:

Risk Management and Policies

Our policies, standards, processes, and practices for assessing, identifying, and managing risks, including material risks, from cybersecurity threats are integrated into our overall security and risk management program and are based on frameworks established by the National Institute of Standards and Technology ("NIST"), the International Organization for Standardization ("ISO"), and other applicable industry standards and best practices. We regularly review and update policies and procedures with input from IT and security leadership and industry security standards including Payment Card Industry Data Security Standard ("PCI DSS") and ISO. Business segments and local entities also maintain local policies and procedures that include global requirements and local, statutory, or contractual requirements and escalations. All employees must sign and acknowledge a Corporate Information Security Policy that outlines their responsibilities related to IT security, cybersecurity, and protection of company assets and data. In addition to the enterprise risk assessment presented to the Board, local entity IT and security teams maintain detailed risk assessments that are shared with local management and are provided for applicable regulatory requirements, as well.

Information Sharing and Collaboration

We subscribe to financial services, cyber intelligence, and collaboration services, and we work closely with cyber intelligence and managed security service providers to augment our own security program and controls. We investigate intelligence sharing platforms to assess potential risks as credible or emerging risks.

Continuous Monitoring

We have security team members across all of our geographic business operations that support our key IT processing centers. We have teams dedicated to investigating all security alerts and incidents at a global level or within our business segments. Further, we have managed security service providers who provide 24x7 advanced threat detection and monitoring services to augment our security analyst teams.

TARGET Data Breaches

Maintain zero material data breaches

Timeframe: Ongoing

The company is committed to maintaining zero material data breaches by implementing robust security measures, continuous monitoring, and proactive risk management. This goal ensures the protection of sensitive information and reinforces trust with customers, partners, and stakeholders.

Incident Response

We have a global incident response policy that is shared with key stakeholders and outlines our classification, escalation, investigation, reporting, and overall response procedures depending on the classification and severity of incidents. Local IT teams must also create a local incident response plan and playbooks for addressing various types of incidents and handling escalations and reporting obligations locally. Further, we engage external forensic investigations as necessary to augment our incident reporting process if deemed critical and/or necessary for prompt response to security incidents which may require a higher technical level of forensics and/or resources to quickly assess and respond to certain incidents.

TARGET Incident Response

Maintain average incident response time <24 hours

Timeframe: Ongoing

The target is to maintain an average incident response time of less than 24 hours, ensuring rapid containment and resolution of security threats. This approach minimizes potential impacts, supports business continuity, and aligns with best practices for cybersecurity resilience.

Training and Awareness

We provide security awareness training to our employees and contractors to help identify, mitigate, and report on cybersecurity threats. Our employees with network access must complete quarterly security awareness training which includes multiple interactive and video training modules with passing scores required to complete training compliance. We require annual PCI DSS and General Data Protection Regulation ("GDPR") training as well as any other regulatory required security training. We also perform simulated phishing campaigns to further test security training effectiveness. We also periodically host tabletop exercises with IT and management to test and evaluate our incident response plan or playbooks.

TARGET Security Training

Achieve ≥98% completion of mandatory training

Timeframe: Annually

The organization aims to achieve at least 98% completion of mandatory security training for all employees. This initiative strengthens cybersecurity awareness, reduces human error risks, and ensures compliance with global data protection standards.

Insider Threats

We implement insider threat controls designed to identify, assess, and address potential risks from within our Company. We implement controls and tools to alert on suspicious or unusual insider activity, and we have rigorous controls in place to prevent data loss and external sharing of company information. We consider and evaluate potential risks consistent with industry practices, customer requirements and applicable law, including privacy and other considerations.

Third Party Risk Assessments

We conduct information security assessments before sharing or allowing the hosting of data in computing environments managed by third parties or allowing third parties to connect to our environment. We also review and amend legal terms and conditions to ensure there are contractual provisions requiring certain security protections and incident reporting. We also perform vendor risk assessments to assess the risk of new and existing vendors we conduct business with.

External Assessments

We engage external assessors to evaluate, test, and conclude on the design and effectiveness of security controls and processes. We engage quality assessors for vulnerability and penetration testing as well as for security certification and/or regulatory requirements. Further, we have external audits performed by customers, banking and government regulators, and public accounting firms as part of financial and statutory audit purposes. In 2025, we did not identify any cybersecurity threats that have materially affected or are reasonably likely to materially affect our business strategy, results of operations, or financial condition. However, despite our efforts, we cannot eliminate all risks from cybersecurity threats or provide assurances that we have not experienced undetected cybersecurity incidents.

Data Security

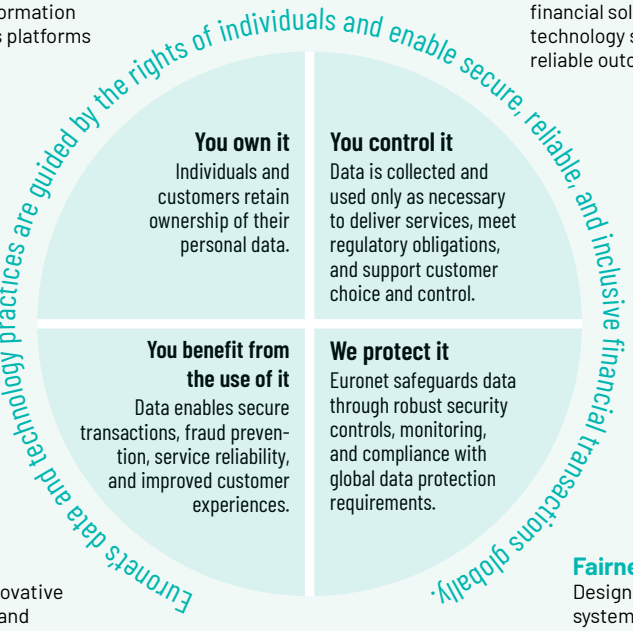
We take information security seriously and have implemented robust policies and procedures to ensure the confidentiality, integrity, and availability of our systems and data. To that end, we have adopted an Information Security Policy aligned with the ISO 27001 Information Security Standard, a globally recognized framework for information security management. Our most relevant subsidiaries are certified. This policy incorporates industry-leading practices and serves as a guiding principle for our operations, enabling us to reduce business risks and increase business continuity across our organization. Furthermore, we continuously review and update our policies and procedures to ensure that they meet or exceed the latest regulatory and industry standards, providing our stakeholders with the assurance that our operations are held to the high standards of security.

EURONET DATA & TECHNOLOGY RESPONSIBILITY PRINCIPLES

Privacy & Security
Advance and uphold strong data protection and cybersecurity practices to safeguard payment transactions, personal data, and financial information across Euronet's platforms and networks.

Transparency
Clearly explain how data is collected, processed, shared, and retained in connection with payment services, money transfers, and digital financial solutions, including how technology supports secure and reliable outcomes.

Social Impact
Leverage Euronet's technology and data capabilities to support economic participation, financial connectivity, and secure commerce for individuals, businesses, and communities worldwide.



Accountability
Maintain strong governance, policies, and oversight to ensure responsible use of data and technology, regulatory compliance, and alignment with internal controls and risk management practices.

Innovation
Develop and deploy innovative payment, transaction, and digital financial solutions that improve efficiency, resilience, and customer experience while maintaining trust and security.

Fairness
Design and use data-driven systems deliberately to minimize bias, inaccuracies, and unintended harm, particularly in fraud detection, transaction monitoring, and customer interactions.

Inclusion
Use data and technology to expand access to secure financial services, support underbanked populations, and promote financial inclusion across the markets Euronet serves.

We are committed to safeguarding our customers and consumers against the rising threat of fraud. We recognize that security is a fundamental aspect of our business, and we take proactive measures to protect against fraudulent activity. This includes establishing velocity limits and monitoring suspicious behavior to quickly detect and respond to any potential threats. Additionally, we have implemented state-of-the-art anti-skimming devices and encryption technology across our ATMs to enhance security and prevent unauthorized access to sensitive information. Beyond these measures, we regularly review and enhance our security protocols, collaborate with industry partners and regulatory authorities, and invest in the latest technologies to stay ahead of evolving threats.

Social Media Policy

Employees must use social media responsibly to protect Euronet's reputation, confidential information, and intellectual property. The policy prohibits harassment, discrimination, and unauthorized disclosures, while requiring compliance with all related company policies. Business-related social media use must be approved, and employees should avoid creating legal risks or misrepresenting the company. Monitoring may ensure adherence, and violations can lead to disciplinary action.

Data Protection & Privacy Policy

This policy ensures compliance with global data protection laws, including GDPR, and governs the collection, processing, and transfer of personal data. It mandates lawful, fair, and transparent data handling, limits retention periods, and enforces strict security measures. Employees must adhere to confidentiality requirements and report violations promptly. Data subjects have rights to access, amend, or delete their data, and transfers outside the EEA require adequate safeguards.

Data Privacy

We believe that protecting the rights and privacy of all personal data we handle is fundamental to trust in our business relationships.

- We are committed to complying with international data protection laws, including the European GDPR, the privacy laws of various states of the United States of America and applicable laws across several countries for in-country data protection as well as cross-border data transmission.
- We have implemented a Data Security Policy which governs how personal data is processed and stored across our systems. We have appointed a Data Protection Officer and dedicated data protection compliance people around the world to monitor and control personal data according to applicable regulations.

Security Incident Reporting

In 2025, the company experienced no cybersecurity incidents, which had a material impact on our business operations, financial condition, or reputation. Each incident was promptly addressed using our incident response protocols, which include internal investigations and external forensic evaluations when necessary. Our continuous investment in cybersecurity measures has proven effective in mitigating the impact of these threats. We remain committed to monitoring, managing, and transparently reporting any future incidents to protect our stakeholders and ensure the ongoing security of our systems and data.

Metric	Value / Range	Notes / Additional Info
Number of Security Breaches	0	No reported breaches in the last 12 months
Average Security Response Time	2 hours	Time from detection to containment/resolution
% Workforce in Mandatory Security Training	98%	Annual mandatory training completion rate
Certifications Achieved	ISO 27001, SOC 2, PCI DSS	Security and compliance certifications held
Third-Party Vendor Security Assessments	100%	All critical vendors undergo annual assessment
Data Privacy Impact Assessments (DPIAs) Completed	17	For high-risk processing activities
Phishing Simulation Success Rate	95%	Percentage of workforce correctly identifying phishing attempts
Incident Recovery Time (RTO)	<24 hours	Average recovery time for data and systems post-incident
Encryption Coverage	100%	All sensitive data at rest and in transit encrypted
Privacy Analysis Completed	175	Privacy information gathered from the business users and/or the vendors of a service or system processing personal data

Consumers and End-Users — Product and Services

Product and Services

Our mission is to build tomorrow's financial technology today to enhance our global community and connect the world through financial participation and secure payment processing channels.

EFT

We deploy ATMs around the world to provide consumers with convenient, transparent access to cash. ATMs span a network of 56,818 installed ATMs as of December 31, 2025, a 3% increase from 55,248 at December 31, 2025. Operated 50,959 active ATMs as of December 31, 2025, a 2% increase from 49,945 as of December 31, 2025.

Under the brand name "Ren" we have developed a payment platform to operate in the evolving digital payments landscape of real-time settlements and emerging forms of payment, including QR codes, PINs, and biometrics. Ren primarily serves financial institutions, central banks and fintech companies. It is offered as an on-premises technology where these businesses install the platform in their own data centers or as a software as a service (SaaS) offering where development teams access it in our global data centers using APIs. Ren can be used as a payment hub or to deliver core banking functionality such as issuing, merchant acquiring, transaction switching, and ATM management. For real-time payments, Ren is used by central banks to process transactions and member banks use Ren to connect their legacy systems to real-time payment networks in their countries.

We are mindful and focused on ensuring the inclusive accessibility of our ATMs, POS terminals and other related products and services in today's rapidly advancing technological landscape. Ensuring accessibility remains a major focus, with the goal of granting all individuals the opportunity to benefit from and utilize our services, regardless of ability, geography, or economic circumstances. As part of our commitment to inclusivity and accessibility, we have incorporated a variety of features and design elements into our ATMs, which are compliant with the American with Disabilities Act (ADA) and European Accessibility Act (EAA) to ensure equal access to financial services worldwide.

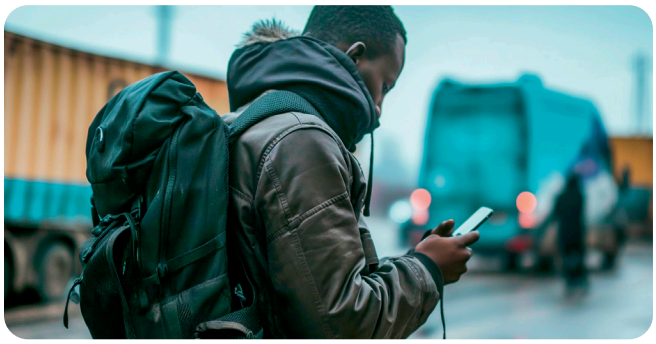
- ATMs are equipped with audio guidance that assists users in navigating the screen and making selections. These instructions can be provided through headphones or built-in speakers.
- Key areas, buttons, and instructions on the ATM are labeled in Braille, enabling users who are blind or have visual impairments.
- ATM interfaces are designed to be intuitive and straightforward, minimizing complex instructions and options that could confuse users with cognitive impairments and language barriers.
- All text on the ATM screen is presented in clear, easy-to-read fonts to aid users with reading difficulties. ATM screens feature high-contrast text and graphics, making it easier for users with low vision to read the content.
- Height and Reach: Our ATMs are designed at appropriate heights and reach ranges to accommodate users who may be seated in wheelchairs or have limited mobility. We strive to secure ample space around our ATMs to ensure easy maneuverability for wheelchair users wherever possible.

Our digital to consumer transactions grew by 1.3% year-over-year and are now 85.2% of our total EFT business. This means that most of our transactions are digital and not related to our ATMs. Digital to consumer products have a positive impact on all ESG metrics.

Money Transfer

We develop technology that enables digital payments such as mobile wallet payments and money transfer deposits to or from a digital wallet or bank account. At December 31, 2025, our network reached 4.1 billion bank accounts and 3.7 billion wallet accounts. We provide remittance services at more than 639,000 locations. Throughout 2025 we processed 184.4 million transactions. Under the brand name "Dandelion" we have developed a leading real-time cross-border payment platform, which offers consumer and business transaction processing and fulfillment with alternative payout channels like bank accounts, cash pick-up and mobile wallets. Dandelion powers cross-border payments for Xe and Ria, as well as third party banks, fintechs, and big tech platforms.

Our digital to consumer transactions grew by 27.3% year-over-year and are now approximately 15.3% of our total money remittance business. Digital to consumer products have a positive impact on all ESG metrics.



epay

Customers purchase digital media prepaid content as a gift or for self-use. Content is generally purchased in two ways: (1) directly online from the content provider using an online payment method, or (2) through physical retail stores, online retailers, or other electronic channels, including payment wallets, online banking, mobile applications, and other sources. We continue to increase our focus on direct relationships with chains of supermarkets, convenience stores, gas stations, and other larger scale retailers, where we can negotiate multi-year agreements with the retailers. In addition to the sale of traditional mobile top-up volume, we have expanded distribution into digital media products and other value-added services. We have leveraged our existing technological infrastructure to sell digital media products, which have been sold through our traditional retail network and new retail networks such as digital channels. Our epay business sells and produces physical gift cards for content providers. We continue to explore ways to improve our product propositions by offering digital gift cards / e-sims and by optimizing our card production process.

Our digital to consumer transactions decreased by 7% year-over-year and are now 69% of our total epay business. This means that most of our transactions are digital and not related to the production of physical paper gift cards. Digital to consumer products have a positive impact on all ESG metrics.

Rate Transparency

We adhere to the guidelines set forth by the Consumer Financial Protection Bureau ("CFPB") to ensure transparent and consistent communications and disclosures to consumers about the process and rates. Moreover, we follow similar standards regarding financial consumer disclosures around the world. Additionally, we meet the ATM disclosure requirements put forth by card organizations such as United States Visa and Mastercard, and the European Union.

Financial Health

Our success is contingent upon the financial health and security of essential transactions that involve numerous stakeholders. In our commitment to assisting customers and safeguarding their interests, including prevention of excessive indebtedness, we have incorporated various financial safeguards to ensure the reliability of our services and promote customer confidence.

- Limits on transaction amounts on ATMs to prevent excessive spending in a brief timeframe.
- Withdrawals or transfers are only permissible with verified available funds.
- Transparency regarding fees linked to transfer services.
- Access to online platforms and mobile applications for instant transaction monitoring, accompanied by alerts and notifications to enable timely financial decision-making.
- Multiple options available to connect with customer service for assistance with payment transfers and other various company financial related services.
- Each segment within the Company publishes blogs and shares updates through its communication channels and social media platforms to provide current information, as well as the latest news and industry trends.
- Offers a range of communication avenues for shareholders, whistle blowers, and customers to connect for information, concerns and questions regarding our conduct, products, and services.

It is worth noting that we neither endorse, provide, nor sell loan products, and we refrain from offering referrals to external lending agencies or financial institutions for loan products.

THE CENTER'S FOCUS AREAS	2025 HIGHLIGHTS
Financial Security & Awareness Increasing access to secure, reliable financial services and supporting economic participation for individuals, workers, and communities in the markets Euronet serves.	**Advancing Financial Access and Security** In 2025, Euronet continued to expand access to essential financial services by strengthening its global ATM, money transfer, and digital payments infrastructure. Through investments in network reliability, fraud prevention, and compliance, Euronet supported secure cash access, cross-border remittances, and digital transactions for consumers in both developed and emerging markets.
Small Business Growth & Development Supporting the resilience and growth of micro and small businesses by enabling secure digital payments, access to financial services, and efficient transaction processing.	**Supporting Small Businesses in the Digital Economy** Euronet enhanced its support for small and micro-businesses by expanding digital payment acceptance, transaction processing capabilities, and access to financial services across its merchant and payments platforms. By enabling faster, more secure transactions and improving access to cash and digital payment tools, Euronet helps small businesses operate more efficiently and serve customers across local and cross-border markets. • Digital Payments Enablement: Expanded merchant payment solutions to support small businesses transitioning from cash-based to digital transactions. • ATM & Cash Services: Continued investment in ATM networks that support small retailers and service providers reliant on cash access. • Cross-Border Services: Strengthened money transfer and transaction services to help small businesses and entrepreneurs participate in global commerce.
Impact on Data & Technology Applying data, analytics, and technology responsibly to improve financial inclusion, strengthen system resilience, and support economic connectivity.	**Applying Data & Technology for Inclusion and Resilience** Euronet leveraged data and technology to enhance transaction security, detect fraud, and improve system reliability across its platforms. In 2025, these efforts supported safer financial interactions, reduced transaction friction, and improved service availability, particularly in regions where access to traditional financial infrastructure is limited. By responsibly applying analytics and automation, Euronet continues to strengthen trust in digital and cash-based financial services while supporting broader financial inclusion.

GOVERNANCE

We recognize that strong governance is the foundation of a successful business, and we are committed to upholding the highest standards of ethical conduct, transparency, and accountability. During our double materiality assessment, we thoroughly evaluated the topic of our business conduct, with a particular focus on our commitment to business ethics and adherence to relevant laws and regulations. This assessment aimed at identifying the impacts of our operations on various stakeholders, as well as the broader implications of external factors on our business practices. We recognize that maintaining high ethical standards and ensuring compliance with legal requirements are essential for fostering trust, enhancing our reputation, and sustaining long-term value creation for all stakeholders.

R05

Our business conduct, particularly related to business ethics and compliance with laws and regulations

Impact, Risk and Opportunity Management

Aspect

Risk

Non-Compliance with Local and International Regulations

Context

Financial Materiality

Non-compliance with local and international regulations can result in substantial fines, penalties, and legal costs. This includes potential impacts on revenue and operations due to the imposition of new regulatory requirements or changes to existing ones.

Environmental and Social Materiality

Failure to adapt to evolving regulations may damage the company's reputation and relationship with stakeholders, impacting licenses to operate and trust among customers and partners.

Description

Nature of the Risk

Operating in multiple jurisdictions exposes the company to a wide range of legal and regulatory requirements, including customs, data protection, anti-money laundering, and tax regulations. Rapidly changing laws and inconsistent enforcement pose a significant challenge to maintain compliance.

Impact

Non-compliance can lead to legal actions, financial penalties, operational disruptions, and reputational damage. Specific areas of concern include financial transaction processing, electronic payment regulations, money transfer regulations, and evolving anti-corruption laws.

Likelihood

The likelihood of encountering compliance issues is high due to the complexity of international regulations and the potential for rapid changes in legal requirements across multiple jurisdictions.

Time Horizon

The risk is ongoing with potential for immediate and long-term impacts. Changes in laws and regulations can have both short-term and prolonged effects on operations and financial performance.

Action Plan

- Monitor and address regulatory changes across jurisdictions when they arise.
- Utilize comprehensive internal and external audit plan that is designed to provide independent oversight of the company's regulatory compliance.
- Monitor regulatory requirements, including developing relationships with regulators.
- Utilize our comprehensive internal controls system to ensure compliance with new and emerging regulations.
- Conduct periodic risk assessments to identify and address potential compliance gaps.
- Strengthen relationships with regulatory bodies and industry groups to stay informed about regulatory changes.
- Implement corrective actions and improvements based on audit finding and compliance reviews.
- Enhance transparency and communication with stakeholders regarding compliance efforts and practices.

Board of Directors

The Board is qualified to carry out its responsibilities as the governing body on our stockholders' behalf. As of December 31, 2025, our Board is comprised of 9 members of varying tenures, ages, ethnicity, origin, genders, geography, and professional experiences. 4 of the 9 members are non-U.S. citizens and 2 are female. The Board of Directors comprises independent members, except for our founder and Chairman. In addition, we have designated a lead independent director to ensure strong oversight and governance practices. The Board is guided by our Corporate Governance Guidelines which establish a framework for the governance of the Board and our management.

We have established three committees, comprised of all independent directors, to aid the Board in its oversight of the Company: Audit Committee, Compensation Committee and Nominating & Corporate Governance committee. Each of the committees has established a charter to guide it in fulfilling its duties.

The Board, Nominating & Corporate Governance committee and Audit Committee oversee our ESG efforts. The inclusion of ESG oversight within the Board, Audit, Nominating & Corporate Governance committees is focused on driving intentional considerations for ESG related matters, acknowledging the Board's responsibility for ESG in the organization and the Audit Committee oversight of ESG disclosures. In addition to ESG being at the forefront of the highest governing body in the organization, there are also additional committees responsible for ESG management in the organization, including representatives from legal, finance, accounting, marketing, human resources, and operations as well as representatives from our global offices.

We place a high value on accountability and transparency, and we recognize that regular evaluations are essential to ensure that our Board of Directors is functioning at the highest level. To this end, we conduct an annual review of the Board and committee's performance, which includes an assessment of the flow of information between management, Board committees and the Board as a whole. The review is designed to enhance communication and collaboration, and it provides a valuable opportunity for the Board Committee Chairs to provide feedback on the effectiveness of our governance processes. By regularly evaluating our performance and seeking feedback, we can continuously improve our governance practices and ensure that we are fulfilling our fiduciary duties to our stakeholders.

Code of Business Conduct & Ethics

Our Code of Business Conduct & Ethics (CoC) embodies the core values of trust, loyalty, and integrity that define our corporate culture. It reflects the ethical principles we are committed to upholding and promoting across all levels of the Company. The CoC applies to the Board of Directors, executive officers, and all employees, including those in our subsidiaries. Furthermore, it extends to anyone conducting business on behalf of the Company, including suppliers, contractors, external business partners, and other parties directly linked to our operations, products, or services.

Grounded in internationally recognized ethical principles, guidelines, and conventions, our CoC is publicly available and communicated across the organization to ensure our principles are deeply integrated throughout the Company. In addition to the CoC, we have implemented various corporate policies designed to foster a strong corporate culture while ensuring compliance with applicable legal requirements and corporate governance best practices.

Where relevant, this report outlines key policies in detail. We encourage anyone who becomes aware of a potential or actual violation of the CoC, Company policy, or any applicable law to raise their concerns. Multiple reporting channels are available, including the option for employees to discuss the matter with their immediate supervisor or contact the Legal department, depending on the nature of the concern.

The Company is committed to ensuring that all employees adhere to our core values and standards as outlined in the Code of Conduct (CoC). As part of the onboarding process, every new employee is required to familiarize themselves with our principles and practices. Within one week of joining the Company, all employees must formally acknowledge their understanding of our policies by submitting a declaration through our internal portal. This systematic procedure allows individuals to confirm that they have read and comprehended the relevant materials. Employees are encouraged to ask questions and seek clarification from appropriate departments should any uncertainties arise.

We require our Board of Directors, employees, and business partners to comply with our Code of Business Conduct and Ethics. Our code is available online and is available in multiple languages and is reconfirmed annually.

For additional information on Global Policies



View or download a copy of Euronet's Global Policies

Anti-bribery and Anti-corruption

We are committed to preventing corruption and bribery in all business activities. Our Anti-Bribery and Anti-Corruption Policy (ABC) complements our Code of Conduct (CoC), establishing high ethical standards and ensuring compliance with relevant national and international laws. This policy outlines clear guidelines regarding the offering or receiving of gifts and hospitality, ensuring these actions do not improperly influence decisions and remain transparent.

To maintain oversight of company expenses, we have implemented organizational procedures that specifically address risks related to gifts and hospitality, including benefits, experiences, and meals exchanged between our employees, customers, business partners, and public officials. A critical aspect of these procedures is our approval system, which requires that every gesture, whether offered or received, be approved of by a designated superior. This system not only aligns transactions with our principles but also fosters an environment of accountability and transparency.

The policy serves a dual purpose: it guides our employees to act consistently with the company's values and protects them from potential unfounded allegations of unethical behavior. Any allegations or incidents suggesting violations of our Anti-Bribery and Anti-Corruption Policy, or any applicable anti-corruption laws, will be promptly investigated by our Legal team, following our whistleblower reporting procedures.

If violations are confirmed, they will be addressed swiftly, and corrective actions will be taken. Furthermore, all findings and decisions related to these investigations will be systematically reported to the relevant individuals or departments within our administrative, management, and supervisory bodies.

In 2025, we have not experienced any incidents, convictions, or fines for violations of anti-corruption and anti-bribery laws or breaches of related procedures and standards. Additionally, we have not been subject to any legal proceedings concerning corruption or bribery against our employees, nor are we aware of any incidents in our value chain in which we are directly involved.

For additional information on Global Policies



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Data Ethics

Working as a payments service provider we encounter many types of data, including personal data. In addition to the consumer financial information that we safeguard, our cybersecurity and data protection are at the core of our portfolio of products and services. Our Ren product platform is designed to be one of the most scalable, stable, and secure real-time payment platforms on the market. The security of our systems is based on a blend of engineered architecture to prevent system breaches together with continued employee training to keep our cybersecurity programs up to date. During 2025, we had no material substantiated complaints concerning breaches of customer privacy and losses of customer data. This continues our strong history of security that enables our software solutions to be marketable for future additional customers.

We prioritize data ethics and best IT practices in all our operations. We operate with the "least privilege" principle, granting users only the access necessary for their tasks and monitoring such access controls continuously. This approach minimizes the potential for data misuse and forms the foundation of our stringent access control measures.

Technical and Organizational Security is an essential part of any safe data processing.

The Company's daily operations are based on a highly detailed security policy and organizational procedures, all of which comply with the international security standard ISO/IEC 27001. We process all data with the utmost respect for the sensitivity of the data and any privacy rights—to make sure we earn the trust of our customers, employees, shareholders, and any other stakeholders.

We have ethical internal controls to ensure compliance with both information security and data protection requirements as well as proper documentation, and all our employees are regularly trained. In addition to these measures, we have all data securely stored at different data centers to ensure that data availability is always upheld in the unlikely event of technical failures. Audits enable us to identify and address potential vulnerabilities, ensuring our systems stay updated with the latest security standards.

We use artificial intelligence (AI) and machine learning in some of our solutions, but never in a context where such services are used for either profiling, automated decision making or similar.

Whether we process personal data or other types of data, we apply our standards for data ethics to the way we work, making sure that our processing activities and security measures match the requirements for the data we are handling.

Political Influence and Lobbying Activities

In accordance with our Political Contribution Policy, we do not utilize corporate funds for contributions to candidates, political party committees, political action committees, or Super PACs. Furthermore, the Company does not engage in lobbying activities. Employees are also prohibited from making political contributions on behalf of the company. According to www.opensecrets.org the Company did not make any political/lobbying contributions. Individual employees contributed **USD 5,701**, in 2025.

Tax Strategy

Our tax strategy revolves around the principle of paying required taxes in all the tax jurisdictions where we conduct business. We implement transfer pricing studies and agreements so that all transactions are conducted at arm's length, thereby providing evidence to local fiscal authorities of our compliance with tax regulations. We are dedicated to upholding tax laws and regulations in all the countries where we conduct business. We have not shifted business from high-tax rate jurisdictions to low-tax rate jurisdictions. Moreover, we do not engage in any tax arrangements lacking genuine commercial purpose and adhere to the arm's length principle when conducting transfer pricing. Additionally, we do not exploit tax havens for the purpose of tax avoidance. The effective tax rate of the Company is **30.17% (2024: 31.77% 2023: 30.19%)**, which is well above the Global Anti-Base Erosion (GloBE) Model Rules[2] advocating a global minimum tax rate of **15%**.

Fair Payment Practices

We are committed to upholding fair payment practices. Our standard payment practice involves settling invoices as agreed upon with each supplier, in alignment with applicable industry standards and regional regulations. The majority of invoices received by the Company are processed and paid within 30 to 60 days of receipt of a valid invoice. Furthermore, we have not faced any legal proceedings concerning outstanding late payments.

Innovation

A critical component of our industry, leading legal and regulatory compliance framework, is rooted in the design of the systems we operate. For example, the development of our real-time payment network, which allows us to connect with billions of bank accounts, includes the system logic to comply with approximately 175 countries financial regulations to complete the transactions. Our proprietary design of our real-time payment network, combined with the foresight to build legal and regulatory compliance controls into our software, has enabled us to avoid material regulatory fines and penalties. This is just one example of how we leverage SDG 9, Industry, Innovation and Infrastructure, to meet the increasingly complex legal and regulatory compliance environments in which we operate. We operate in more than 100 states or countries that require licenses for processing transactions in compliance with unique anti-money laundering and anti- terrorism requirements.



Whistleblowing and Reporting Concerns

Euronet is committed to conducting its business with integrity, transparency, and accountability across all jurisdictions in which it operates. To support this commitment, Euronet maintains a global whistleblowing framework that enables employees, contractors, suppliers, and other stakeholders to report concerns related to unethical, illegal, or improper conduct. The whistleblowing program is designed to encourage the timely reporting of concerns, support compliance with applicable laws and regulations, and promote a culture in which individuals feel safe to speak up.

Euronet provides multiple reporting channels to ensure accessibility across regions and languages. Reports may be submitted through:

- A confidential whistleblowing hotline or web-based reporting platform

- Direct reporting to local management, Human Resources, Compliance, or Legal teams
- Other channels as required or permitted under local law

Where permitted by law, reports may be made anonymously. Reporting mechanisms are designed to be available to stakeholders globally and to accommodate local legal and regulatory requirements.

Euronet is committed to protecting individuals who raise concerns in good faith. The Company maintains a strict non-retaliation policy, and retaliation against anyone who reports a concern or participates in an investigation is not tolerated. All reports are handled confidentially to the extent possible, consistent with the need to conduct a thorough investigation and comply with applicable laws and regulations.

Reported concerns are reviewed and assessed by appropriate internal functions, which may include Compliance, Legal, Human Resources, Internal Audit, or other relevant teams, depending on the nature of the issue. Investigations are conducted promptly, fairly, and in accordance with established procedures.

Matters involving significant risk, senior management, or financial reporting are escalated as appropriate, including executive leadership or the Audit Committee of the Board of Directors.

Euronet promotes awareness of its whistleblowing mechanisms through policies, training, and internal communications. Employees are encouraged to speak up and are provided with guidance on how to raise concerns and where to seek support. Training and communication efforts reinforce the Company's expectations regarding ethical behavior, compliance, and the importance of reporting concerns.

Euronet periodically reviews its whistleblowing framework to ensure it remains effective, accessible, and aligned with evolving regulatory requirements and best practices. Insights from reported concerns and investigations are used, where appropriate, to strengthen internal controls, policies, and risk management processes.

Whistleblower Policy

Euronet encourages employees to report misconduct, illegal activities, or policy violations without fear of retaliation. Reports can be made anonymously and will be investigated promptly and confidentially. The company prohibits retaliation and provides protections and support for whistleblowers. False reports made in bad faith may lead to disciplinary action. Regular training ensures awareness of reporting procedures and employee rights.

Insider Trading Policy

This policy prohibits trading or sharing material non-public information about Euronet or its partners. Employees and related parties must comply with U.S. securities laws and company procedures, including blackout periods and mandatory pre-clearance for certain transactions. Violations can result in severe legal and disciplinary consequences. The policy also restricts hedging, pledging, and margin accounts to prevent misuse of insider information.

For additional information on Global Policies

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EXHIBITS

Policies and Procedures

Policy	Year	Chapter	Responsible Department
Energy Transition Plan	2023	Environment	Executive Officers
Diversity, Equity, and Inclusion (DEI) Policy	2025	Social	HRM
Harassment and Sexual Harassment Policy	2025	Social	HRM
Health and Safety Policy	2025	Social	HRM
Anti-Slavery and Human Trafficking Policy	2025	Social	HRM
Code of Business Conduct & Ethics	2025	Governance	Legal
Anti-Slavery and Human Trafficking Policy	2025	Governance	Legal
Data Protection & Privacy Policy	2026	Governance	IT
Insider Trading & Confidentiality Policy	2026	Governance	IT
Social Media Policy	2026	Governance	Legal
Travel & Expense Policy	2026	Environment	Executive
Whistleblower Policy	2026	Governance	Legal

Energy Transition Plan (2023–2030)

Euronet operations are very low energy consumers. Our energy and other utility costs are less than 1% of our Selling, General and Administrative expenses (SGA). SGA is approximately 8% of total revenues. Moreover, substantially all the energy consumed is a function of the company being one of many tenants in a multi-tenant office building, thus having very little, if any, control over energy practices. Nonetheless, the company has developed a transition plan to reduce its dependency on energy, where such an opportunity exists.

Energy Transition Plan (2023–2030)

Segment	Item	Target
All	Offices	Add to new lease contracts that we prefer renewable energy, energy efficient HVAC systems and air purifications systems, decrease the number of office locations
All	Transaction processing centers	Our software systems are designed to rely on less hardware to prevent electronic waste, and when applicable, our practice is to dispose of electronic waste using e-waste recyclers as defined by the Basel Action Network. We design our computer system and networks for distributed processing and load balancing, enabling the elimination of back-up centers consuming significant resources
All	Company cars	Transition to more fuel and energy efficient cars
All	Travel—business	Encourage virtual meetings and minimize business travel
All	Travel—commute	Encourage employees to use public transportation
All	Computers and office equipment	Purchase energy efficient computers and office equipment, encourage employees not to print documents when possible
Money transfer	Stores	Add to new lease contracts we prefer renewable energy, energy efficient HVAC systems and air purifications systems
Money transfer	Agents/locations	Add to new agent agreements that we prefer that they use renewable energy, energy efficient HVAC systems and air purifications systems
Money transfer	Transactions	Encourage customers to remit money digitally
EFT	ATMs	Purchase energy efficient ATMs, seasonal deactivation of ATMs, option to not print receipt; enable cardless transactions on old ATMs, recycle old ATMs
EFT	CIT	Optimize cash fill process, enable more ATMs to have the capability for customers and merchants for cash deposits
EFT	POS terminals	Purchase energy efficient POS terminals, replacement program, option to not print receipt, recycle old terminals
epay	Transactions	Encourage customers to transact digitally, increase digital transaction percentage
epay	POS terminals	Purchase energy efficient POS terminals, replacement program, option to not print receipt, recycle old terminals
epay	Retailer locations	Add to new retail agreements that we prefer that they use renewable energy, energy efficient HVAC systems and air purifications systems

ESRS Metrics Index

ESRS Standard	Topic	Metric / Disclosure	Location
ESRS 2	General Disclosures	Governance structure and responsibilities	2025 Sustainability Report, page 5
		Double materiality assessment process	2025 Sustainability Report, page 11
		Risk management and internal control system	2025 Sustainability Report, page 7
		Stakeholder engagement approach	2025 Sustainability Report, page 13
ESRS E1	Climate Change	Scope 1 GHG emissions (tCO2e)	2025 Sustainability Report, page 24
		Scope 2 GHG emissions (market-based)	2025 Sustainability Report, page 24
		Scope 3 GHG emissions (upstream categories)	2025 Sustainability Report, page 24
		GHG intensity per revenue	2025 Sustainability Report, page 27
		Total energy consumption (MWh)	2025 Sustainability Report, page 28
		% renewable energy	2025 Sustainability Report, page 28
		Energy Transition Plan	2025 Sustainability Report, page 71
ESRS S1	Own Workforce	Total workforce and gender breakdown	2025 Sustainability Report, page 44
		Board diversity	2025 Sustainability Report, page 7
		Employee turnover rate	2025 Sustainability Report, page 48
		Training and development programs	2025 Sustainability Report, page 41
		Employee satisfaction (eNPS)	2025 Sustainability Report, page 41
ESRS S3	Affected Communities	Average remittance fee (UN SDG 10.c alignment)	2025 Sustainability Report, page 50
		ATM accessibility and financial inclusion initiatives	2025 Sustainability Report, page 51
ESRS G1	Business Conduct	Code of Business Conduct & Ethics	2025 Sustainability Report, page 66
		Anti-bribery and anti-corruption	2025 Sustainability Report, page 67
		Data security and privacy (ISO 27001 certification)	2025 Sustainability Report, page 55
		Whistleblower mechanism	2025 Sustainability Report, page 69

CSRD Metrics Index

CSRD Requirement	Disclosure Topic	Metric / Information	Location
Governance	Governance structure	Board composition, committees, ESG oversight	2025 Sustainability Report, page 65
	Roles and responsibilities	Audit Committee ESG oversight, executive role	2025 Sustainability Report, page 7
	Remuneration policies	Pay ratio, incentives linked to sustainability	2025 Sustainability Report, page 9
Strategy	Business model & value chain	Description of operations, segments, and value chain	2025 Sustainability Report, page 8
	Sustainability strategy	Energy Transition Plan, DEI Policy	2025 Sustainability Report, page 71
	Double materiality assessment	Process and results	2025 Sustainability Report, page 11
Impact, Risks & Opportunities	Climate-related risks	Energy consumption, carbon footprint, mitigation actions	2025 Sustainability Report, page 21
	Social risks	Talent retention, diversity, employee well-being	2025 Sustainability Report, page 37
	Governance risks	Compliance, anti-corruption, data security	2025 Sustainability Report, page 53
Metrics & Targets	Environmental metrics	Scope 1–3 emissions, energy mix, renewable share	2025 Sustainability Report, page 21
	Social metrics	Workforce diversity, turnover, training hours, eNPS	2025 Sustainability Report, page 44
	Governance metrics	Code of Conduct, whistleblower cases, anti-corruption	2025 Sustainability Report, page 66
Policies & Action Plans	Environmental policies	Energy Transition Plan	2025 Sustainability Report, page 71
	Social policies	DEI, Health & Safety, Anti-slavery	2025 Sustainability Report, page 40
	Governance policies	Code of Conduct, Anti-bribery, Tax Strategy	2025 Sustainability Report, page 66

SASB Metrics Index

SASB Topic	Metric / Unit	Code	Location / Response
Environmental Footprint of Hardware Infrastructure			
	Total energy consumed (MWh)	***TC-SI-130a.1***	2025 Sustainability Report, page 24
	% grid electricity	***TC-SI-130a.1***	2025 Sustainability Report, page 28
	% renewable electricity	***TC-SI-130a.1***	2025 Sustainability Report, page 28
	ATM energy reduction initiatives	***TC-SI-130a.2***	2025 Sustainability Report, page 33
	Data center efficiency (PUE or proxy)	***TC-SI-130a.3***	2025 Sustainability Report, page 33
Data Security			
	Number of data breaches	***TC-SI-230a.1***	2025 Sustainability Report, page 59
	Customers affected by breaches	***TC-SI-230a.1***	2025 Sustainability Report, page 59
	% employees completing cybersecurity training	***TC-SI-230a.2***	2025 Sustainability Report, page 59
	Certifications	***TC-SI-230a.3***	2025 Sustainability Report, page 59
Workforce Diversity & Inclusion			
	Gender breakdown (global)	***TC-SI-330a.3***	2025 Sustainability Report, page 44
	Board diversity	***TC-SI-330a.3***	2025 Sustainability Report, page 7
	Leadership diversity	***TC-SI-330a.3***	2025 Sustainability Report, page 7
	Voluntary turnover rate	***TC-SI-330a.3***	2025 Sustainability Report, page 48
	Average hours of training per employee	***TC-SI-330a.3***	2025 Sustainability Report, page 38
Product Impact – Financial Inclusion			
	# of low-cost remittance corridors supported	***FN-PS-240a.1***	2025 Sustainability Report, page 50
	Average remittance fee savings	***FN-PS-240a.2***	2025 Sustainability Report, page 50
	# of ATMs offering no/low-fee access	***FN-PS-240a.3***	2025 Sustainability Report, page 51
	% digital receipts vs. printed	***N-PS-410a.1***	2025 Sustainability Report, page 51
Business Ethics & Compliance			
	Confirmed legal actions related to fraud/ corruption	***FN-PS-510a.1***	2025 Sustainability Report, page 67

TCFD Metrics Index

TCFD Pillar	Description	Key Actions / Metrics	Location
Governance	Oversight of climate-related risks and opportunities	• Board Risk & Sustainability Committees review quarterly • CSO leads climate program • Senior management roles include climate responsibilities	2025 Sustainability Report, page 5
• **CSO leads climate program**	Integration of climate risks and opportunities into business strategy	• Scenario analysis (2°C & 4°C) • Identification of physical & transition risks • Energy efficiency, renewable energy procurement, low-carbon initiatives • Strategic planning and capital allocation consider climate impacts	2025 Sustainability Report, page 18
• **Senior management roles include climate responsibilities**	Processes for identifying, assessing, and managing climate risks	• Quarterly management review; annual Board review • Climate risks integrated into enterprise risk management • Physical risk mitigation (facility upgrades, disaster recovery) • Transition risk mitigation (carbon reduction programs, renewable energy, policy compliance)	2025 Sustainability Report, page 11
Strategy	Metrics used to assess climate risks and performance; targets for reduction	• GHG emissions: Scope 1: 4,509 tCO2e, Scope 2: 41,132 tCO2e, Scope 3: 80,328 tCO2e • PUE: 1.4–1.7 across data centers • Renewable energy: 35% total consumption • Net-zero emissions target by 2026; SBTi-aligned targets to be established 2025	2025 Sustainability Report, page 21

Data Tables

The following tables present information on the Company's environmental, social, and governance (ESG) metrics. Additional context and methodological details related to the data disclosed are provided below.

Social

- An employee is defined as an individual working either full-time or part-time, excluding interns, certain contingent workers, and individuals with long-term disability.
- Headcount figures are rounded to the nearest hundred, except for select social metrics disclosed within the Governance section. As a result of rounding, disaggregated headcount data may not sum to reported totals. Percentages are calculated using underlying data and rounded to the nearest whole number; accordingly, recalculated percentages may not align precisely with reported headcount figures or total 100%.

Environment

- Office and data center metrics include leased and owned office locations, as well as owned and/or operated data centers.
- Primary data for Combined Scope 3 GHG emissions includes supplier-specific activity data, direct allocation, and spend-based methodologies, drawing from invoices, meter readings, summaries, assessments, and third-party reports.
- Electricity consumption metrics include purchased electricity and renewable energy used at offices and data centers.
- Waste and water management metrics reflect activity at owned offices and data centers only.
- Due to rounding, environmental metrics may not sum precisely to reported totals, and percentages may not recalculate or sum to 100%.

Governance

- Board members are considered to have sustainability experience if they have experience in one or more of the following areas: environmental or climate-related topics, talent and culture, or social responsibility initiatives, as self-reported through questionnaires.

Other

- Metrics newly introduced in the 2025 reporting year are denoted by **.

Social

Description	Units	2025	Assessment Criteria
Employee Breakdown			
Employees	employee headcount	12,804	As reported in Euronet's Annual Report on Form 10-K for the fiscal year ended December 31, 2025.
Permanent employees	employee headcount	11,932	Employees without a designated term or assignment end date
Temporary employees	employee headcount	872	Contingent workers who are (1) supplied by a third-party agency, but who are on Euronet's payroll and (2) on contract for a limited period that ends when the specific time span expires, or when the specific task or event that has an attached time estimate is completed.
Geographical Distribution			
Employees outside of U.S.	% of employee headcount	86%	Determined based on country of employment without regard to temporary location assignments
Countries with employees outside of U.S.	number of countries	58	
Countries with 50+ employees and 10%+ of employees			
United States of America	employee headcount	1,723	Determined based on country of employment without regard to temporary location assignments
India	employee headcount	1,964	Determined based on country of employment without regard to temporary location assignments
Performance and Career Development			
Employees given performance and career development reviews	% of employee headcount subject to performance review	100%	
Training and Education			
Employee training and development	average hours per employee	NT	
Compensation			
CEO pay ratio	ratio median employee compensation to CEO compensation	447:1	
Employee Engagement			
Employee satisfaction survey completion rate**	% of employee satisfaction survey respondents	99%	

Social

continued

Description	Units	2025	Assessment Criteria
Employee Retention			
Total attrition rate	rolling 12-month % average employee headcount	20.9%	Calculated as the headcount of employee terminations with termination effective dates recorded in 2024 divided by the average employee headcount. Average employee headcount was determined from each month-end employee headcount spanning December 31, 2024, through December 31, 2025. Total attrition includes voluntary and involuntary actions.
Total attrition headcount	terminated employee headcount	2,484	Calculated as the headcount of employee terminations with termination effective dates recorded in 2024 divided by the average employee headcount. Average employee headcount was determined from each month-end employee headcount spanning December 31, 2024, through December 31, 2025. Total attrition includes voluntary and involuntary actions.
Financial Inclusion			
Individuals connected to the digital economy	cumulative reach as of 12/31	4.1B	
Community Giving			
Small businesses reached	cumulative reach as of 12/31	NT	
Employee Volunteerism			
Volunteer hours contributed by employees	hours	NT	
Employees who contributed volunteer hours	employee headcount	NT	

Environmental

Description	Units	2025	Assessment Criteria
Environmental Management			
Scope 1, 2 and 3 GHG emissions reduction	% reduction from	-7.5%	
Scope 1 and 2 GHG emissions reduction	% reduction from	0	
Scope 3 GHG emissions reduction	% reduction from	-8.7%	
Greenhouse Gas (GHG) Emissions			
Combined Scope 1, 2 and 3 GHG emissions: Location-based	MTCO2e	0	Direct emissions from Scope 1 GHG emissions and indirect emissions from Scope 2 GHG emissions: Location-based and Combined Scope 3 GHG emissions, as described below
Combined Scope 1, 2 and 3 GHG emissions: Market-based	MTCO2e	125,970	Direct emissions from Scope 1 GHG emissions and indirect emissions from Scope 2 GHG emissions: Market-based and Combined Scope 3 GHG emissions, as described below
Scope 1 GHG emissions	MTCO2e	4,509	Direct emissions from stationery and mobile combustion, excluding leased automobiles, of fossil fuels (natural gas, diesel and jet fuel).
Scope 2 GHG emissions: Location-based	MTCO2e	0	Indirect emissions from purchased electricity and cooling (chilled water).
Scope 2 GHG emissions: Market-based	MTCO2e	41,132	Indirect emissions from purchased electricity and cooling (chilled water).
Scope 1 and 2 GHG emissions: Data centers	MTCO2e	Not Calculated	
Scope 1 and 2 GHG emissions: Offices	MTCO2e	0	
Scope 1 and 2 GHG emissions: Other	MTCO2e	0	
Combined Scope 3 GHG emissions	MTCO2e	80,328	Includes emissions from Scope 3 categories 1, 2, 3, 4, 5, 6, 7 and 8, as described below.
Scope 3 GHG emissions: Supply chain (Categories 1, 2 and 4)	MTCO2e	54,932	Indirect emissions from goods and services and capital goods purchased or acquired by Euronet from suppliers, as well as indirect emissions from transportation and distribution services purchased by Euronet from suppliers (collectively, Supply Chain Emissions).
Percentage of supply chain emissions to combined Scope 3 GHG emissions	%	68%	
Percentage of supply chain emissions to combined Scope 1, 2 and 3 GHG emissions: Market-based	%	44%	
Scope 3 GHG emissions: Fuel- and energy-related activities (Category 3)	MTCO2e	0	Indirect emissions, including upstream emissions and transmission and distribution (T&D) losses, from the production of fuels and energy purchased and consumed by Euronet that are not included in Scope 1 and Scope 2 GHG emissions.

Environmental

continued

Description	Units	2025	Assessment Criteria
Scope 3 GHG emissions: Waste generated in operations (Category 5)	MTCO2e	0	Indirect emissions from waste generated by Euronet at leased and owned locations.
Scope 3 GHG emissions: Business travel (Category 6)	MTCO2e	5,808	Indirect emissions from employee travel via commercial air and rail as well as ground transportation for business purposes.
Scope 3 GHG emissions: Employee commuting (Category 7)	MTCO2e	2,326	Indirect emissions from the transportation of employees commuting to work and electricity from remote working.
Scope 3 GHG emissions: Upstream leased assets (Category 8)	MTCO2e	17,262	Indirect emissions from the operation of assets managed by third parties (managed suites) for Euronet that are not included in Scope 1 and Scope 2 GHG emissions.
Percentage of combined Scope 3 GHG emissions calculated using primary data**	%	100%	The proportion of Combined Scope 3 GHG emissions that are attributable to Supply Chain Emissions and calculated by dividing the Supply Chain Emissions by the Combined Scope 3 GHG emissions
GHG intensity: Location-based	MTCO2e/ $	0	Calculated by dividing Combined Scope 1, 2 and 3 GHG emissions: Location-based by the net revenue used to calculate GHG intensity (rounded to the nearest million), as described below
GHG intensity: Market-based	MTCO2e/ $	9.75	Calculated by dividing Combined Scope 1, 2 and 3 GHG emissions: Market-based by the net revenue used to calculate GHG intensity (rounded to the nearest million), as described below
Net revenue used to calculate GHG intensity	in million U.S. dollars ($)	4,220	Net revenue as reported on the Consolidated Statement of Operations in Euronet's Annual Report on Form 10-K for the fiscal year ended December 31, 2025.
Energy Management			
Total electricity consumed	kWh	100,322,576	
Data centers	kWh	2,993,342	
ATMS	kWh	97,329,234	
Average power usage effectiveness (PUE) of data centers	ratio of mechanical to IT equipment electricity usage	1.5	
Environmentally Focused Solutions			
Sustainable card volume	% of total card volume	NT	

Governance

Description	Units	2025	Assessment Criteria
Board of Directors Governance Structure			
Independent	independent headcount	8	Members as of December 31, 2025. 1. Independent board members are those that are not employed by Euronet. 2. Executive board members are assigned an internal management level code of the executive committee
Executive	executive headcount	1	Members as of December 31, 2025. 1. Independent board members are those that are not employed by Euronet. 2. Executive board members are assigned an internal management level code of the executive committee
Sustainability experience	% of total Board members	1%	Members as of December 31, 2025, with sustainability experience in topics including at least one of the following, as self-reported through questionnaires: environmental or climate change, talent and culture or social responsibility initiatives.
Non-U.S. citizenship	total Board members	4	
Ethics and Compliance			
Completion of annual compliance and ethics training	% of total employee headcount	100%	
Receipt of anti-corruption training	% of total employee headcount and Board members	100%	

END NOTES

1 **USA:** Sick leave policies vary widely by employer, as there is no federal mandate requiring paid sick leave. Some states and cities have laws requiring employers to provide a certain number of paid sick days, but many workers rely on employer-specific policies or unpaid leave under the Family and Medical Leave Act (FMLA) for extended absences. Employees typically self-report sick days without the need for a medical certificate for short-term illnesses.

Germany: Employees are entitled to six weeks of fully paid sick leave, covered by their employer, as long as they provide a doctor's certificate after three consecutive days of illness (or sooner if required by the employer). After six weeks, health insurance takes over with statutory sick pay, usually covering 70% of earnings. Employers and insurance providers maintain detailed records of sickness absence.

Netherlands: Employers are responsible for paying at least 70% of an employee's salary for up to two years in case of illness. Employees must report their sickness promptly, and a company doctor may assess their ability to work. The system emphasizes reintegration, with employers required to support employees in returning to work as soon as possible. Sickness records are closely monitored due to legal and financial implications.

India: Sick leave policies vary by state and type of employment. In the private sector, employees typically receive 5 to 12 days of paid sick leave per year, depending on company policy. The Factories Act and Shops and Establishments Acts in various states regulate leave entitlements for certain sectors. Employees usually self-report short-term illness, and a medical certificate may be required for extended absences. There is no centralized tracking system for sickness absence across industries.

Malaysia: Employees are entitled to paid sick leave under the Employment Act, depending on their length of service. Employees with less than two years of service receive 14 days, those with two to five years receive 18 days, and those with more than five years receive 22 days. If hospitalization is required, employees are entitled to up to 60 days of paid medical leave per year. A medical certificate is generally required, and employers maintain records of sick leave for compliance purposes.

El Salvador: Employees are entitled to paid sick leave, with compensation provided by the Social Security Institute (ISSS) after the third day of illness. Employees receive 75% of their salary while on sick leave, for up to 26 weeks (which can be extended under certain conditions). Employers may require a medical certificate for sick leave approval, and absence records are typically maintained for payroll and compliance reasons.

2 The Global Minimum Tax, introduced by the Global Anti-Base Erosion (GloBE) Rules, is a key part of Pillar Two of the two-pillar solution. Agreed by over 135 member jurisdictions of the OECD/G20 Inclusive Framework on Base Erosion and Profit Shifting (Inclusive Framework on BEPS) in October 2021.



About Euronet

A global leader in payments processing and cross-border transactions, Euronet moves money in all the ways consumers and businesses depend upon. This includes money transfers, credit/debit processing, ATMs, point-of-sale services, branded payments, currency exchange and more. With products and services in approximately 200 countries and territories provided through its own brand and branded business segments, Euronet and its financial technologies and networks make participation in the global economy easier, faster and more secure for everyone.

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