

# Euronet Worldwide Inc.

## OVERVIEW

We are Global, Diverse, Dynamic

[www.euronetworldwide.com](http://www.euronetworldwide.com)



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# EURONET AT A GLANCE

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EURONET is a leader in electronic payment and transaction processing solutions for Financial Institutions, Retailers, Service Providers and Individual Consumers. With a global footprint we provide compliant solutions that make financial transactions easy and affordable, any time, any place.



## EURONET WORLDWIDE Inc.

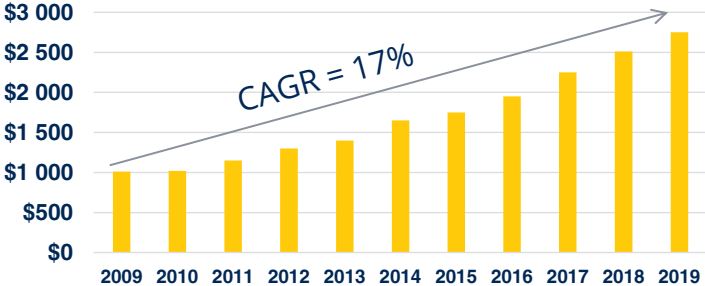
- Revenue \$2,482.7 million in 2020
- Processed 5.8 billion transactions in 2020
- EURONET services clients in ~175 countries
- Founded in 1994
- Listed on U.S. NASDAQ (EFTT) since 1997
- 7,100 employees worldwide

## EURONET EFT SEGMENT

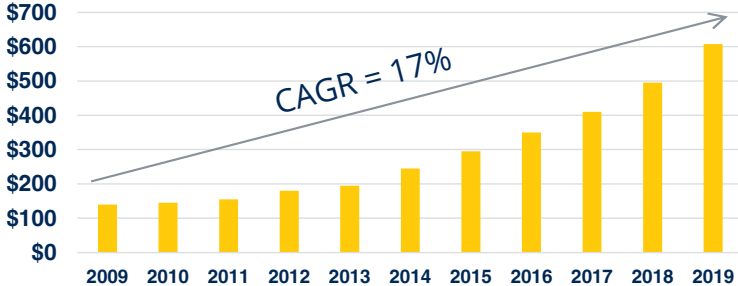
- >45,000 ATMs under management
- 3.28 billion transactions worldwide
- 139,000 ATMs with Value Added Service
- 3,100 ADTs enabling cash deposits
- >150 Airports in Europe and USA
- 61 Countries Worldwide

# HISTORICAL FINANCIAL PERFORMANCE

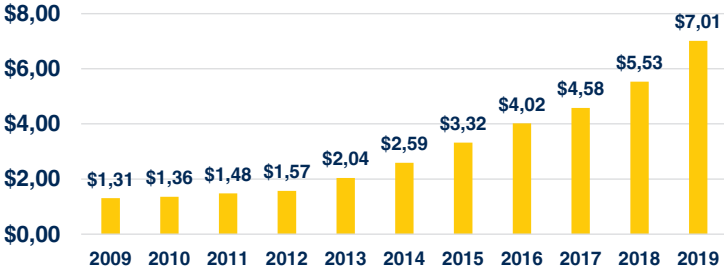
Revenue



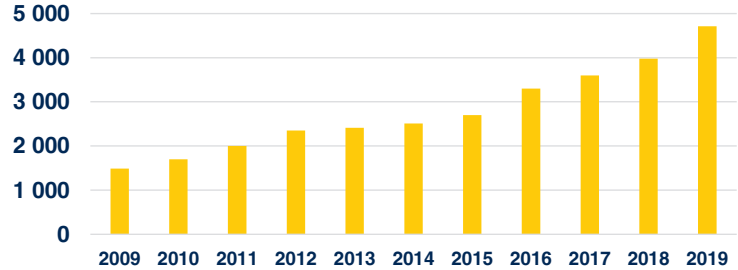
Adjusted EBITDA



Adjusted Earning Per Share



Transactions



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# GLOBAL ASSETS

ATMs & Payments Processing, Digital Content Distribution & Money Transfer



**Electronic Funds  
Transfer**

A Solution for Every  
Banking Need



**ePay Division**

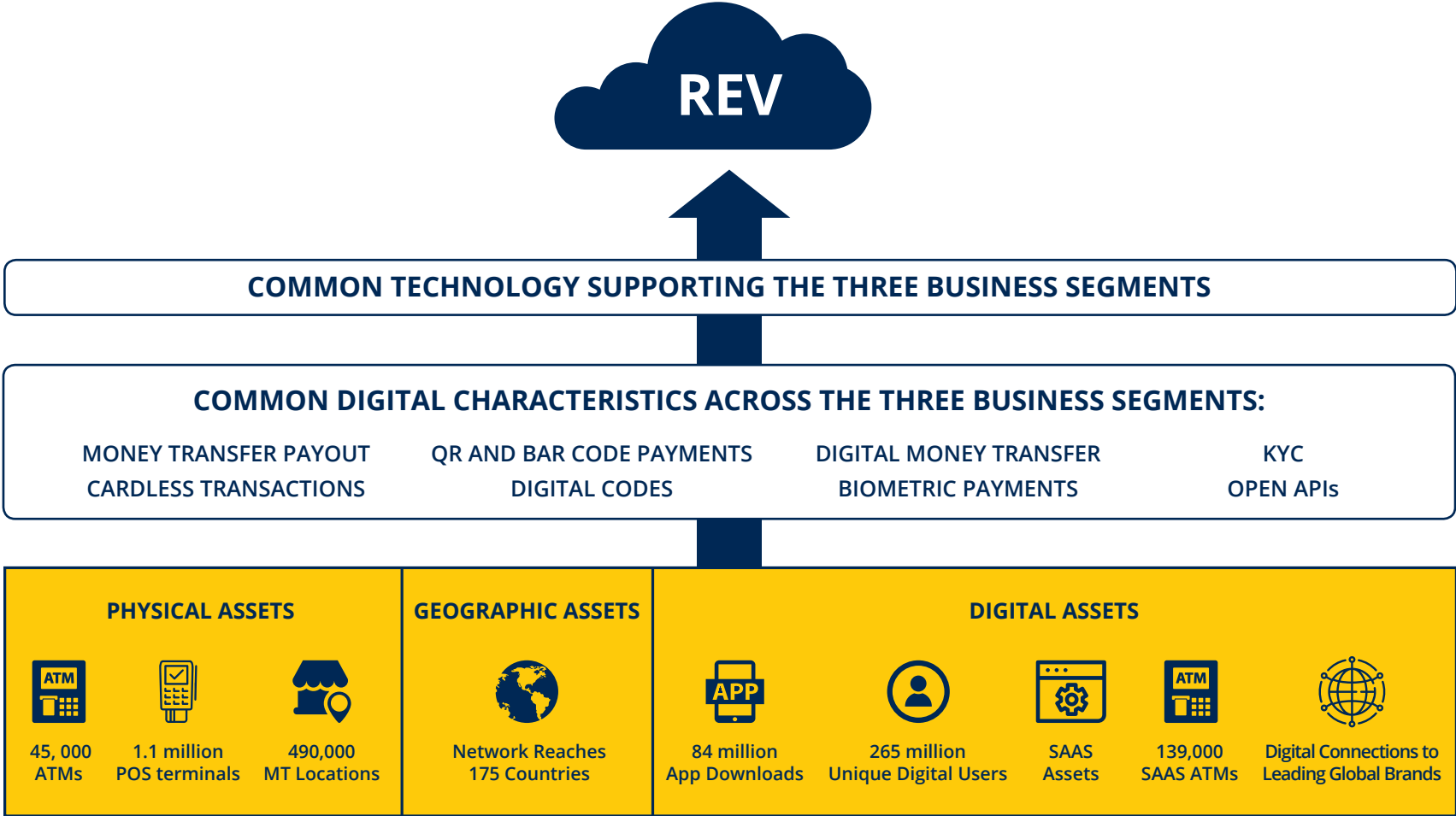
Content Distribution  
to Leading Brands



**Money Transfer  
Division**

Worldwide  
Money Transfer  
and Change

# GLOBAL PAYMENT INFRASTRUCTURE



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# #1 INDEPENDENT ATM DEPLOYER IN EUROPE

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- 45,000 ATMs under management.
- Operation in 61 countries;  
own ATM Networks in 28 countries in Europe
- Partner with 500+ financial institutions
- 3.28 billion transactions processed Driving
- ~375,000 POS terminals
- >150 Airports in Europe and the US



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# epay

## A Leading Provider of e-payment Services

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- Key services include mobile top-up, prepaid debit cards, gift cards, prepaid digital content, bill payment, electronic payment, transport / ticketing, lotteries, software, online video games and vouchers
- Direct relationships with multinational and independent retailers: over 200 agreements with mobile operators and 100+ agreements with non-mobile content providers
- Processing in 60 countries across Europe, Asia, Australia & New Zealand, and the Americas



**~748,000**  
POS terminals

**~333,000**  
retailer locations

**~1000**  
brand partners

**2.40 billion**  
transactions

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# MONEY TRANSFER

A Leading Global Money Transfer Provider

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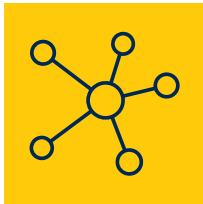


- Key services include money transfer, foreign currency exchange, bill payment, check cashing, prepaid phone cards, money orders and Ria branded prepaid debit cards
- Our network reaches 165 countries
- 100+ Traded currencies
- 490,000+ locations
- 10+ million XE App Downloads



# EFT CORE PRODUCT OFFERINGS

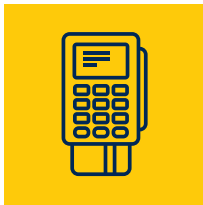
Value Propositions across the Payments Value Chain



Independent ATM Networks,  
Network Participation,  
Asset Purchase



ATM Outsourcing &  
Operations Management



Merchant Services  
Solutions



Card Operations  
Issuing & Acquiring

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# UNIQUE ATM PROPOSITION



## ATM Outsourcing Services

With our unique purpose-built ATM processing platform and our Global Competence Centers we offer a range of ATM Managed Services to support and align with ATM Strategic Priorities of Banks and Financial Institutions.



## ATM Network Participation

At EURONET, we deploy and operate a world-class ATM network. With the ATM Network Participation program we offer Financial Institutions our expertise and superior locations to better serve current and prospective cardholders. Instant increase of Financial Institutions' market footprint, without the need for capital investments.



## ATM Assets Purchase

We offer Financial Institutions the option to acquire their ATM Assets, either off-site or on premise. With seamless integration with our Independent ATM Network, we offer multiple benefits in cost optimization and market footprint expansion.



## Independent ATM Deployment

With more than 25,000 ATMs own branded in 28 countries in Europe, we make sure we offer the best of service to local and international customers, based on our own Acquiring License.

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# MERCHANT SERVICES SOLUTIONS

## Product & Services Portfolio Overview

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### CARD ACCEPTANCE

With our In-Store Payment Solutions we optimise the user experience with our intuitive DCC PAD screen, and facilitate the Merchant to accept the transaction. Customers see a competitive exchange rate, which facilitates quick decision, with no cashier or staff interaction. Our Card-Not-Present Solution is offered with our Partner AIB Merchant Services, seamlessly integrated in our solution.



### DCC SOLUTION

Dynamic Currency Conversion (DCC) allows you to increase profitability through a new, direct and recurring revenue stream. With DCC, foreign currency conversion takes place directly and instantly at the POS, providing full conversion details to the customer. Our proven track-record of the highest DCC acceptance rates in the industry are a result of a proprietary, smart, patented customer interface technology – more cutting edge than any other solution in the marketplace.



### TAX REFUND

Our state-of-the-art Innova Tax Refund Solution, offers Retailers a complete suite of Technology and related Marketing Services to capture the benefits of a strong international Tax Refund market, driven by increasing Tourism Flows. With presence in 10 countries (Spain, Portugal, United Kingdom, Ireland, France, Italy, Belgium, Turkey, Netherlands, Germany) and over 400 refund points around the world, including City Cash and Airports.



### 360 MANAGED SERVICES

Tired of managing different service vendors? EURONET's all-in-one bespoke solution reduces the number of processing partners, translating into more profits for the parties involved. A centralised acquiring infrastructure, with a single provider means leveraged systems, processes, know-how and savings. We have seamlessly integrated with the renowned PXP and 3C Solution portfolio.



**SECURE FINANCIAL TRANSACTIONS**

Any Time, Any Place

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