



itm

Integrated
Transaction
Management

Euronet.



COMPANY PROFILE

Euronet was established in 1994 as Euronet Bank Access Kft., a Hungarian limited liability company. Operations began in 1995 when we established a processing center in Budapest, Hungary and installed our first ATMs in Hungary, followed by Poland and Germany in 1996. Euronet was reorganized in March 1997 in connection with its initial public offering, and at that time, our operating entities became wholly owned subsidiaries of Euronet Services, Inc., a Delaware corporation. In 1998 Euronet acquired Arkansas Systems Inc. (founded in 1975). Having used Arkansas System's software to drive its ATMs, Euronet was familiar with the company and its benefits. We changed our name from Euronet Services, Inc. to Euronet Worldwide, Inc. in August 2001.

Euronet Worldwide has become an industry leader in processing secure electronic financial transactions. The Company offers payment and transaction processing solutions to financial institutions, retailers, service providers and individual consumers. These services include comprehensive ATM, POS and card outsourcing services, card issuing and merchant acquiring services, software solutions, cash-based and online-initiated consumer-to-consumer and business-to-business money transfer services, electronic distribution of digital media and prepaid mobile airtime, other electronic payment products and global consumer money transfer services.

Euronet has shown steady, consistent growth in customers, products, revenue and employees with annual software revenue increasing an average of 20%. While we continue to add new customers, we also increase our value to long-standing customers by offering new products to improve their business offerings to their customers. Our growth is focused on increasing resources to continue development and enhancement of existing products, customer support and continued customer satisfaction. Quality control within products and delivery is our key commitment.

THE POWER OF EURONET



Euronet provides access to platforms, services, and network resources for all Euronet business lines and throughout the Euronet processing centers around the world through a single API integration.

Euronet Electronic Funds Transfer – Gain access to nine (9) Euronet global processing center services. Our EFT segment provides comprehensive electronic payment solutions consisting of ATM cash withdrawal and deposit services, ATM network participation, outsourced ATM and POS management solutions, credit, debit and prepaid card outsourcing, card issuing and merchant acquiring services.

In addition to our core business, we offer a variety of value-added services, including ATM and POS dynamic currency conversion (DCC), domestic and international surcharge, foreign currency dispensing, advertising, digital content sales at ATMs, CRM, prepaid mobile top-up, bill payment, money transfer, fraud management, foreign remittance payout, cardless payout, banknote recycling solutions and tax-refund services.

ria – Access to Euronet’s money transfer segment to offer real-time, cross-border payments to consumers and businesses across 190+ countries and territories.

xe – Xe is the trusted currency authority with hundreds of millions of web and app users around the world, offering currency information and industry-leading consumer and business cross border money transfer services

Dandelion – Dandelion is the largest real-time cross-border payments network in the world; it 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, Ria, as well as third party banks, fintechs, and big tech platforms.

epay – epay is a leading global provider of payment processing services that also connects retail and commerce partners to a wide range of prepaid products including mobile airtime, debit cards, gift cards, event tickets, digital content such as music, games and software, vouchers, transport payments, lottery payments, long distance and bill payment processing assistance through partnerships with various licensed money transmitters.

This value-added service differentiates Euronet from other solution providers because Euronet allows client partners to leverage assets to build digital financial solutions with physical financial touchpoints:

The power of Euronet means a one-stop solution shop for any depth and breadth of customer payments requirements.

MISSION STATEMENT

Our mission is to bring secure financial payment convenience to millions of people around the world.

VISION AND DIRECTION

The nature of the markets we serve continue to expand rapidly, grow in volume, and add complexity through payment instrument sophistication. We are ready to anticipate your customers’ next business need and are working toward making the future a reality.

COMPANY HEADQUARTERS (HQ)

Our executive offices are located in Leawood, Kansas, USA. There are 180 staff located at the Corporate HQ.

NUMBER OF EMPLOYEES

There were 9100 Euronet Worldwide employees in locations around the world as of 2022.

GEOGRAPHY

Euronet has 66 worldwide offices across all 5 continents.

We have three processing centers in Europe, four in Asia Pacific and two in North America. We have 36 principal offices in Europe, 14 in Asia Pacific, 10 in North America, three in the Middle East, two in South America and one in Africa.



EURONET MARKET VIEW

As an industry leader in providing secure electronic financial transaction solutions, Euronet is keenly aware of the rapid changes in the worldwide payment industry landscape. Our experience operating one of the largest independent ATM networks in Europe, as well as the world's largest payment network for prepaid mobile top-ups, and the second-largest global money transfer companies has given us first-hand insight into the challenges faced in the payments industry today. As such, our solutions are built to address evolving financial and payments trends:

- A concentrated market focus on digital and alternative payment channels in all possible areas
- Regulations and initiatives such as Open Banking API are forcing banks to expose their consumer/client data and payment channels to the outside world through easy-to-access channels, accessible by their partners and competitors.
- Organizations are facing increased competition where speed to market drives market share. Highly agile non-traditional organizations are bringing innovative payment solutions into the market which threaten traditional financial organizations and force collaboration with new and innovative payment channels.
- Consumers are eagerly adopting virtual cards/alternative payment instruments to replace physical cards
- Rapid expansion of Contactless and NFC transactions in place of chip/stripe transactions.
- Increased usage of Digital (mobile) wallets for payments (e.g., Apple Pay, Google Pay, proprietary wallets)
- Card-to-card payments with P2P rapidly replacing cash transactions
- Consumer expectations for Faster Payments, Instant Payments, and Real-time Payments

Ensuring quick time-to-market and delivering a quality experience, we enable our clients to provide secure electronic payment convenience to millions of people around the world. Whether you process electronic payment transactions for your own organization or for others as a service provider, our proven solutions will support your critical business needs now and in the future.

We provide a fully integrated suite of solutions for issuing, acquiring, remote banking and card scheme connections in addition to enhanced solution offerings.

To this end, Euronet offers **itm™**. Utilizing our services-oriented payments hub architecture, our software offerings are designed to deliver value, increase your revenue, reduce your expenses, improve your security and increase the value of your customer relationships. **itm™** is a proven solution designed to deliver effective management and superior control of your electronic payments business. With its flexible and reliable architecture, **itm™** creates an environment that blends your technology and business processes with services-oriented architecture and web services channels, including reusable, non-redundant layers and components. This provides substantial reduction in the overhead costs associated with managing multiple delivery systems and vendor interfaces.

With **itm™** you can simplify your environment and manage your payments processing by seamlessly integrating ATMs and POS network merchant systems, card management, Internet, telephone and mobile devices within your retail delivery channels. **itm™** also supports online connections to non-Euronet solutions easily, extending the processing efficiencies to all of your payments applications.

With multi-currency and multi-language capability, **itm™** provides the flexibility your organization needs to expand service offerings into additional customer delivery channels without reconfiguring or relicensing the technology. No other system has the speed to market and low capital investment to provide you with this flexibility.



SUPPORTED FEATURES/FUNCTIONS

CARD MANAGEMENT (ISSUING)	DEVICE MANAGEMENT (ACQUIRING)	ANYWHERE BANKING
<ul style="list-style-type: none">• ATM Card Issuing• Credit Card Issuing• Debit Card Issuing• Prepaid Card Issuing• Contactless Card Support• Chip Card (EMV) Support	<ul style="list-style-type: none">• ATM Device Driving• POS Device Driving• POS Bank• Merchant Management• Dynamic Currency Conversion	<ul style="list-style-type: none">• Internet Banking• Mobile Banking• Telephone Banking

ENHANCED SOLUTION OFFERINGS	CARD ASSOCIATION SOLUTIONS
<ul style="list-style-type: none">• Bill Payment• Mobile Recharge/Top-Up• Remittance Money Transfer Payout• Monitoring, Alerts & Notifications• Customer Marketing• Dynamic Currency Conversion	<ul style="list-style-type: none">• International EFT Network Interface• American Express, UnionPay, JCB, Mastercard & Visa• Regional EFT Networks• Proprietary EFT Networks• Gold-Net Transactions Switching Solution

A CLEAR VISION FOR THE FUTURE

Euronet continually invests in and explores new ways to service and expand the quality of our solutions through our commitment to product management, industry research and product development.

From solutions for cards and card association payments to self-service and e-banking solutions, Euronet's products are seamlessly integrated, well-defined and designed to fit the needs of our customers now and into the future. Utilizing industry standards to enhance security, reduce costs and create an enduring business model, our continual investment in solution development ensures continued long-term growth.

Our dedicated and experienced product management team steers our product direction and long-term vision. Our vision is guided by business principles focused on profitability, the consumer experience, innovation, expansion into alternative markets, and driving operational improvements without compromising security and compliance.

As we make decisions that affect our solutions, our goal is to ensure that new features and functionalities incorporated into our products have industry relevance and more importantly, further the goals of our customers' business. In addition, we are attentive to alternative and emerging markets with non-traditional players entering the banking space such as fintechs, mobile operators, payment organizations and card associations, and these drive our passion for innovation.

ACQUIRING SOLUTIONS	CARD SOLUTIONS	EXTERNAL INTERFACES
<ul style="list-style-type: none"> ▪ ATM Management (Ren Self-Service) <ul style="list-style-type: none"> – XFS Client (app on the device) – Ren Direct Connect (native) – Self-Service Designer – Self-Service Simulator – ATM TMS (management portal) ▪ ATM Cardholder Preferences ▪ ATM Campaign Management ▪ POS Management ▪ Merchant Management 	<ul style="list-style-type: none"> ▪ Card Management System <ul style="list-style-type: none"> – Debit, Prepaid, Credit Card – Card to Account(s) Relationships – EMV Cards – Contactless Cards – Multiple Card Form Factors – Virtual Cards – Prepaid Payroll Cards – Multi-Currency Prepaid Cards ▪ Card Inventory System ▪ Card Activity Alerting <ul style="list-style-type: none"> – Notifications – Expiring cards – Reissue cards – Etc. ▪ Over the Air Code (OTAC) <ul style="list-style-type: none"> – Generate, send, and validate codes – Send to registered mobile phones – Multi-purpose utility – OTAC-based PIN distribution – Removes need for PIN mailers 	<ul style="list-style-type: none"> ▪ Ren API Gateway ▪ External Portals ▪ Mobile Banking ▪ Internet Banking ▪ External systems ▪ FINTECHs ▪ Billers ▪ Government entities ▪ Financial institutions ▪ Etc. ▪ Euronet Standard Host-to-Host (H2H) ▪ SWIFT ▪ Base/24 ▪ iFlex ▪ Modelo Global ▪ NSICCS ▪ Regional ▪ Proprietary ▪ Etc.
ACCOUNT MANAGEMENT SOLUTIONS	ISSUING SOLUTIONS	EFT NETWORK INTERFACES
<ul style="list-style-type: none"> ▪ Ren Digital Wallet Management System <ul style="list-style-type: none"> – See Digital Strategy Solutions below ▪ Credit Card Issuing ▪ Card issuing <ul style="list-style-type: none"> – Credit back office – Credit account management – Credit account authorization – Interest and payment calculations – Statement generation – Payments, past due, delinquency – Collections – Extended Payment Plans (EPP) – Installments – Islamic credit card support ▪ Prepaid Card Issuing <ul style="list-style-type: none"> – Card issuing – Prepaid back office – Prepaid account management – Prepaid account authorization – Open and Closed Loop Cards – Anonymous and personalized cards – One-time load – Reloadable – Travel Cards – Payroll Cards – Multi-currency Cards 	<ul style="list-style-type: none"> ▪ Issuer Bill Pay <ul style="list-style-type: none"> – Issuer-based – Registered biller relationships – One-time payments – Recurring payments – Scheduled payments 	<ul style="list-style-type: none"> ▪ EMV – Acquirer & Issuer ▪ Contactless – Acquirer & Issuer ▪ Visa ▪ MasterCard ▪ UPI ▪ JCB ▪ AMEX ▪ Discover ▪ Diners ▪ Pulse ▪ NYCE ▪ STAR ▪ RIBS ▪ EDS ▪ CarIFS ▪ Lankapay ▪ ITS ▪ JETS ▪ Dina ▪ EBC-123 ▪ OTHER Regionals, Etc.

ALTERNATE PAYMENT INSTRUMENTS	DIGITAL STRATEGY SOLUTIONS	INTEGRATION TOOLS & FEATURES
<ul style="list-style-type: none"> Support for alternate, non-traditional payment instruments Ren Addressing Service <ul style="list-style-type: none"> Register alternate instrument Link to traditional payment instrument Configurable alternate instrument types, such as: <ul style="list-style-type: none"> Wallet ID Mobile ID Token ID 3D Secure ID Payment Instrument Alias Initiate transactions using alternate instrument Transaction routing based on instrument type IBAN/BBAN-based transaction routing Integrated Mobile Secure <ul style="list-style-type: none"> 3D Secure 1.0 and 2.0 compliant Card-not-present payment verification and authentication 2-factor authentication Dynamic one-time passwords 	<ul style="list-style-type: none"> Alternate payment instruments Digital channel support Digital (Mobile) Wallets Ren Digital Wallet Management System <ul style="list-style-type: none"> Issuing Account management Authorization Integration with external wallet providers Ren Mobile Registry <ul style="list-style-type: none"> Manage mobile credentials Authenticate mobile users Mobile ID Password One-time Password (2FA) Self-registration option Opt-in for alerting The Power of Euronet <ul style="list-style-type: none"> Access to Euronet EFT, digital content, and FX services Ren SMS Gateway Alerting <ul style="list-style-type: none"> SMS and e-mail Transaction alerting Fraud alerting Card events Marketing Operational alerts 	<ul style="list-style-type: none"> Ren API Gateway <ul style="list-style-type: none"> Configurable Easily enable interfaces RESTful SOAP/WSDL Configurable security models Ren Data Transformer Ren Rules-based Routing Microservice-based architecture Extensive web service and API catalogue The Power of Euronet public APIs
ADDITIONAL VALUE-ADDED FEATURES		
<ul style="list-style-type: none"> Processor Solution <ul style="list-style-type: none"> National and Regional Switches Member banks Unilateral settlement Stand-in Processing <ul style="list-style-type: none"> Positive Balance File-based Limits-based Store-and-Forward Ren Settlement Account Vault <ul style="list-style-type: none"> Configurable settlement feature Define settlement accounts Configurable settlement entity types Online and batch settlement support 	<ul style="list-style-type: none"> Acquirer Bill Pay <ul style="list-style-type: none"> No registration required Configurable biller types and billers Any biller Manual bill input Barcode scan Online and batch biller interfaces ATM, POS, and web service Ren Authorization Code Engine <ul style="list-style-type: none"> Two-Factor Authentication Generation, Distribution, Validation One-time Passwords Send to registered mobile Cardless transactions Staged transactions at ATM & POS 	<ul style="list-style-type: none"> Ren Dashboard - System Monitoring & Management System Monitoring & Alerting Real-time and Near Real-time Fraud Monitoring Loyalty Program Partner Interface Collections Partner Interface Document Management Partner Interface Mobile Top-up - Online and Voucher Dynamic Currency Conversion FX Dispensing Ren Fee Engine <ul style="list-style-type: none"> Configurable fee rules Base rules on any data Surcharges & Service Charges Processor fees One-time & recurring fees

POINT RELEASE PROGRAM

To ensure our clients get the most value out of their technology, we have a Point Release program to keep each **itm™** system at the latest version while providing additional features and functionality. By installing the Point Release, our clients benefit from more effective support, easier mandate installations, smoother implementations of new projects and increased speed-to-market for business critical enhancements.

SECURE & RELIABLE

- Our solutions are certified as Payment Application Data Security Standard (PA-DSS) from the Payment Card Industry (PCI) Security Standards Council
- We maintain vendor relationships with International Card Associations -Visa, MasterCard, American Express, Union Pay and Discover - in order to provide consistent and timely software compliance updates
- Our layered architectural design fully supports field level security, all without hindering screen-to-screen navigation
- Our fraud interface module enables our users to utilize an array of tools to monitor and mitigate fraud losses
- High availability is sustained through platform stability, our layered architecture and respected partner solutions
- A variety of multi-channel solutions are fully supported, end-to-end with multi-language and multi-currency capabilities
- Full range of value added services including Dynamic Currency Conversion, Bonus Loyalty, Data Warehousing and CRM
- Complete back office connectivity to enhance the customer experience
- The prepaid solution provides a vast array of fee options designed to maximize revenue generation
- Our next generation mobile banking module leverages our pioneering experience with the latest mobile commerce strategies

DELIVERING EXCELLENCE

We believe that the success of any solution implementation is directly proportional to the quality of the services provided. That is why our commitment to our customers is to provide the highest quality level of service beginning at the point of contact and continuing long after the solutions are installed.

Joint requirements planning, project definition and management, system configurations, customization, implementation, customer education, ongoing operational support and meeting specific objectives to enhance the solution are just some of the services Euronet provides to every customer.

We are committed to converting our experience into practical business benefits for our customers through trusted, long-term partnerships. We have more than 120 mutually beneficial customer partnerships in more than 50 countries – with average customer tenure of over 12 years. It is our belief that a customer-focused business model is the foundation to strong customer loyalty, business profitability and growth.

MULTI-REGION SUPPORT

itm™ is deployed throughout the world and adopts a comprehensive internationalization strategy. This includes support for the following key features:

- Multi-currency
- Multiple languages
- Any character set
- Latin character sets
- Non-Latin character sets
- Double byte characters
- Cyrillic characters
- Right-to-left languages (e.g., Latin-based, etc.)
- Left-to-right alphabets (e.g., Arabic, etc.)

Each **itm™** installation allows users the ability to work in their preferred language. Authorized users may select their preferred language from the list of supported languages available in their Ren environment.

itm™ is designed to allow the easy addition of new languages. All labels and tags visible to the users are maintained in a data dictionary. **itm™** uses a utility which leverages automated language conversion tools (e.g., Google Translate) to perform the initial translation. Native language speakers may review the automated translation results in the data dictionary and make any necessary manual improvements.

itm™ currently supports eight (8) pre-translated languages and can support any number of additional languages through the easy process of loading a new language file. Ren currently supports English, Ukrainian, Russian, Spanish, Portuguese, Arabic, Chinese and more.

- Consumer and cardholder experiences also support multi-language support.
- **itm™**-based acquiring channels supports multiple languages and cardholders may select their preferred language.
- Transaction alerting also supports language preference at the consumer level:
- Consumers opt-in for alerting and indicate their preferred language
- The consumer receives alerts in their selected language.

INFORMATION SECURITY

itm™ is a highly secure solution which allows top-down security from an infrastructure, interface, messaging, and data element level (i.e., individual data element configuration may define security requirements such as truncation, encryption, etc.,..)

- PA-DSS Certified / PCI DSS Level 1
- Ren Container-to-Container communication using TLS1.2 layer (including client certificates)
- 2-way SSL support
- No third-party software required for encryption of data at rest
- Full/Partial message encryption P2PE; support for various standards - DES, TDES, AES, RKL, DUKPT, TLE, MAC. **itm™** supports various hardware security modules (HSM) with existing **itm™** microservices for industry-leading and compliant hardware such as Thales, Ultimaco, and Safenet.

EURONET LINKS

Euronet Worldwide and Euronet Software Solutions website links which provide an overview of the organization and the Power of Euronet:

- a. <https://www.euronetworldwide.com/>
- b. <https://www.euronetsoftware.com/>

COMPREHENSIVE FEATURES CATALOG

Euronet offers a comprehensive catalog of acquiring, issuing, digitization, and integration solutions which offer organizations a robust set of options to address traditional and evolving payments business opportunities. The individual products and features may be licensed and installed independently based upon an organization's business needs.

NOTE – The catalog which follows herein includes products and features are included to show the breadth of feature-rich Euronet capabilities.

The following table illustrates a high-level sampling of the Euronet solution catalog, which is applicable to financial institutions, processors, and non-traditional FI organizations:

Euronet's client partners
are serviced by our three
business segments:

Euronet®

Proprietary payments software
and outsourcing services



Top-up/recharge services for
prepaid mobile airtime; prepaid
debit cards and e-wallets;
payment services for bills, road
tolls and money transfer



Consumer-to-consumer money
transfer services through a
global network of agents

*The power of Euronet means a
one-stop shop for any depth and
breadth of customer payments
solution requirements*

