



## Make Modern Payments a Reality

More than just processing a payment transaction, Ren is a pathway to innovation, allowing our customers to keep pace in an ever-changing financial environment.

### Base Your Digital Product Strategy on the Flexibility of Ren

Manage card-based & digital retail payments while empowering your business to innovate and pursue new opportunities with Ren. Through its modular construction and microservices-based approach to development, Ren helps your financial institution quickly build the new mobile and digital products your customers demand. Launch digital wallets. Accept new forms of payments. Deploy new revenue-generating services such as bill payments and build a path to processing real-time payments—all with minimal risk to existing processes and legacy systems.

As the demand for faster and frictionless payments grows, the global payments landscape will continue to shift. Banks, merchants and financial services organizations will need to keep up with these profound changes.

Euronet's Ren delivers a dynamic payment platform that provides agility, scalability, and lower total cost of ownership in the bank ecosystem. Ren can connect Euronet assets to offer digital payment solutions on the cloud or run on our on-premises infrastructure and via off-premise hosting. Euronet offers Ren in managed service, SaaS, and PaaS models.

Ren is the system for all payment needs, offering the agility to launch new business ideas, 100% availability, and platform independence while reducing the total cost of ownership.

Visit us at [www.renpayments.com](http://www.renpayments.com) and learn how our platform can help you revolutionize your payment operations.



### Next-generation innovation platform well positioned for the evolving payments landscape

Ren offers extensible messaging, processing information between any environment and securely making business decisions on any data with transparent audit trails across cards, wallets, accounts, mobile phones, and tokens. The hyper-efficient Ren achieves 15,000 transactions per second on standard off-the-shelf hardware with no downtime. The hyper-efficient Ren can achieve 15,000 transactions per second on standard off-the-shelf hardware with no downtime.

### Trusted global solution driving payments and innovation

Ren supports traditional payment platforms such as ATMs, POS, card management, merchant management, and payment services. Plus, Ren is ready for future payments like wallets, real-time payments, and digital banking.

### Accelerated Time to Market

Accept alternate payment instruments, add cutting-edge services, and launch new business ideas quickly as customer expectations and technology change.

### Leverage existing resources

Save time and money. Ren can operate with your existing hardware and technology stack. Changes and updates are made without downtime or the need for idle redundant servers.



**Lowers overall cost of ownership**



**Adaptive Routing** optimizes efficiency and timeliness



**100% Availability** - no disruptions during disasters/updates



**Infinitely Extensible Messaging** formats provide adaptability



**Heterogeneous Architecture** allows for multiple systems usage



**Agnostic Architecture** eliminates infrastructure incompatibility