

Q3 2020



Euronet Worldwide Inc.
NASDAQ: EFT

Our Identity, in short:

Euronet Worldwide, Inc. is a leading global financial technology solutions and payments provider.

Who We Are:

Euronet Worldwide is 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 payments Merchant Acquiring services, software solutions, card issuing, POS and card outsourcing services, and cash-based (ATM) and online-initiated consumer-to-consumer and business-to-business money transfer services, and electronic distribution of digital media and prepaid mobile phone time.

What We Do:

We provide all our customers with secure, compliant solutions that make financial transactions easy and affordable. Euronet has an unmatched global network, making access to consumer funds more convenient and flexible than ever.

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In Detail:

Euronet Worldwide counts approximately 7500 employees worldwide and we continue to thrive and to expand...

At Euronet Worldwide, we count 3 main divisions:

- a. [Electronic Funds Transfers \(EFT\)](#)
- b. [Epay](#)
- c. [Money Transfer \(including Ria and Xe.com\)](#)

Electronic Funds Transfers (EFT) division is split into 3 main entities:

1. [Merchant Services](#) – payments (including [Innova Tax Free](#) value added services and [Pure Commerce](#))
2. [ATMs services](#)
3. Banking Outsourcing (FI Solutions and Tech)

[Our REN Foundation](#) – is the technology that powers our payments, while [REV is our Payments Cloud](#). Our Payments Cloud includes co-existing Euronet Platforms and REN Microservices.

You may wish to check our [latest Euronet Virtual event](#) talking all about them.

Euronet's global payment network is extensive - including 42,176 ATMs, approximately 329,000 EFT POS terminals and a growing portfolio of outsourced debit and credit card services which are under management in 61 countries; card software solutions; a prepaid processing network of approximately 732,000 POS terminals at approximately 336,000 retailer locations in 54 countries; and a global money transfer network of approximately 402,000 locations serving 158 countries.

With corporate headquarters in Leawood, Kansas, USA, and 66 worldwide offices, Euronet serves clients in approximately 170 countries.

In a Nutshell:

- For 7 consecutive years the business is at double-digit [growth rate](#). [Let's look at the latest stats](#).

Prior to Covid-19, The EFT Processing Segment reported the following results for the full year 2019 compared with the same period or date in 2018:

- Revenues of \$888.7 million, an **18%** increase from \$753.6 million (24% increase on a constant currency basis).
- Operating income of \$296.7 million, a **50%** increase from \$197.2 million (58% increase on a constant currency basis).
- Adjusted EBITDA of \$367.2 million, a **36%** increase from \$270.5 million (43% increase on a constant currency basis).

- Transactions of 3.05 billion, a **12%** increase from 2.72 billion.

- Total more than 1 Million POS terminals, of which ~330K are EFT POS terminals
- Total more than 400K physical money transfer locations
- Physical network of ~47K ATMs,
- 90% of Euronet's ATMs deployed in Europe are equipped with cardless transaction capability
- A growing portfolio of outsourced debit and credit card services managed in 54 countries
- Euronet serves clients in 170 countries
- Processing approximately \$117 billion in payments annually
- 74 million XE.com App Downloads since 2009

Post Covid-19, we are recovering with a steady rate as reflected by our EEFT share price (Investors have realised!)

Further, interesting, details at:

- <https://www.euronetworldwide.com/products-services/atm-pos-and-software-services/>
- <https://ir.euronetworldwide.com/press-releases>
- <https://www.euronetsoftware.com/>
- <https://www.euronetmerchantservices.com/>
- <https://www.euronetatms.com>
- <https://www.pure-commerce.com/index.php/our-solutions/card-acquiring-processing/>

Why Join Us:

- ✓ A Competitive remuneration package (+Rewarding Commission for revenue generation roles)
- ✓ A financially robust company (Euronet hasn't laid off nor have we furloughed any of our 7500 employees due to Covid)
- ✓ You will be part of **Our REN Foundation** revolution
- ✓ Lots of room to make an impact
- ✓ Opportunities to identify gaps, propose solutions, be listened, and as well as the ability to build new solutions to help strengthening a leading brand
- ✓ A genuine feeling being a valued member
- ✓ Endless opportunities to grow in a company growing a with double digits year over year for the last 7 consecutive years (pre-Covid)
- ✓ A dynamic and innovative team, part of a truly multinational matrix organisation
- ✓ Become part of a team with a true team spirit, ambitious goals and fun to work with
- ✓ Autonomy and flexibility.

