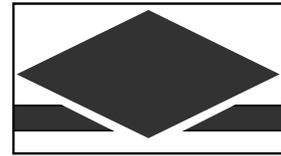


# ***EURONET NEWS RELEASE***



**Contact:** Pamela Small  
**Telephone:** +36-1-224-1008

## **MILLENNIUM OUTSOURCES ATM NETWORK TO EURONET POLAND**

April 20, 1999 – Budapest, Hungary – Euronet Services Inc. (Nasdaq: EEFT) and BIG Bank S.A. of Poland have signed an agreement by which Euronet will provide full ATM network services to BIG Bank S.A.'s new retail banking network, Millennium. Millennium customers will be able to perform a variety of functions on Euronet ATMs, including PIN change, bill payment and mini-statement functions as well as standard cash withdrawals and balance inquiries.

Under the terms of the agreement, Euronet will purchase and operate Millennium's existing network of 68 ATMs. In addition, Euronet will install and operate ATMs in all new Millennium branches opened throughout Poland, estimated to be 250 branches by the end of the year 2001. Millennium cardholders will also have full access to their accounts on Euronet's own nationwide network of 413 mostly off-premise ATMs in Poland.

Lech Kurklinski, CEO of Millennium BIG Bank S.A., said, "Millennium's objective is to provide the highest level of retail banking services and customer convenience available in Poland. Outsourcing the ATM network services to Euronet is a logical step towards achieving that goal for our customers."

"The agreement with BIG Bank makes Euronet the largest operational, on-line ATM network in Poland," stated Daniel Henry, Chief Operating Officer of Euronet. "Becoming the network service provider for Millennium reflects Euronet's continued growth as the leading provider of ATM network services and related software in Central Europe."

As of March 31, 1999, Euronet was operating a total of 1,557 ATMs throughout Europe, including 534 in Hungary, 432 in Poland, 455 in Germany, 71 in Croatia, 55 in the Czech Republic, 4 in France, and 6 in the UK. Of these, 87% are operated by Euronet as part of its proprietary network, and 13% are owned by banks but operated by Euronet under outsourcing agreements.

### About Millennium BIG Bank S.A.

Millennium, a retail banking network created within BIG Bank S.A., provides a wide range of modern and convenient banking services. The Bank offers its customers a 24-hour call center, a network of connected, on-line branches, multifunctional ATMs, and an integrated line of banking products. Millennium BIG Bank S.A. is a joint venture between Poland's BIG Bank Gdanski S.A. and Banco Comercial Portugues, the largest private financial institution in Portugal. Established in October 1998, Millennium has opened 32 branches in the Warsaw area to date, and intends to open another 250 branches by the end of the year 2001.

(continued)

About Euronet Services Inc.

Established in 1994, Euronet is a provider of end-to-end electronic banking solutions and transaction processing for retail banks. The Company operates an independent ATM network in Europe and owns a US-based software subsidiary, ARKSYS, specialized in electronic payment and transaction delivery systems. Together with ARKSYS, Euronet offers ATM network participation, outsourced management solutions, and comprehensive software solutions to retail banks around the world. Euronet ATMs accept transactions for a wide range of bank cards through agreements with Visa, MasterCard and Europay sponsor banks and international card issuers such as American Express and Diners Club International. The ARKSYS subsidiary has over 150 active retail banking clients in 60 countries.

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