



Euronet Worldwide and Satelindo enable prepaid airtime payments from mobile phones in Indonesia

LEAWOOD, KANSAS and JAKARTA, INDONESIA –January 15, 2002 — Euronet Worldwide (NASDAQ: EEFT) and Satelindo, an Indonesian mobile operator, announced an agreement today that will enable Satelindo's consumers to purchase Mentari-branded prepaid airtime directly from their mobile phones. The agreement was signed by Euronet Sigma Nusantara, a joint venture company between Euronet Worldwide and PT Sigma Cipta Caraka.

With Euronet's Mobile Recharge solution, Satelindo will offer added convenience to its Mentari mobile phone customers. With simple SMS commands, customers can top up airtime on their prepaid mobile phones – any time, any place. After authorizing and processing the transactions, the customers' bank accounts will be debited for the purchase amount with no additional transaction fee. The customers' mobile phones will then receive an SMS message from Satelindo confirming that their prepaid accounts have been credited. This new service eliminates the need to purchase prepaid scratch off cards.

Satelindo is the first Indonesian mobile operator to offer the ability to increase mobile phone minutes directly from the handset. Satelindo, Indonesia's second largest mobile phone operator, has more than 1.7 million customers, and approximately 80% of them use prepaid services.

"Euronet's innovative Mobile Recharge solution enables Satelindo to lead the way in providing mobile payment solutions in Indonesia and Southeast Asia," said Jan Nilsson, Satelindo Cellular Director. "We believe that our customers will appreciate the added convenience of being able to top up their phones any hour of the day with no additional transaction fee."

Euronet Worldwide offers mobile operator solutions that enable airtime to be added to consumers' prepaid accounts from ATMs, point-of-sales devices, the Internet and directly from the mobile phone. The company provides its recharge solutions to eight GSM mobile operators in Poland, Hungary, the Czech Republic, Croatia and Norway.

"We are excited about working with Satelindo to implement Euronet Mobile Recharge in Indonesia," said Michael Brown, Euronet Worldwide Chairman and CEO. "We have been providing electronic banking solutions in this region for 10 years through our relationship with PT Sigma Cipta Caraka, and we are happy to expand our electronic payment solutions in Indonesia to the mobile operators. With the exploding growth of the mobile phone industry, and particularly of the prepaid mobile sector, this product offers significant cost and time savings and convenience for the GSM service providers."

Euronet Worldwide provides products, services and a transaction-processing network in Indonesia through PT Euronet Sigma Nusantara, a joint venture company with PT Sigma Cipta Caraka, an Indonesian banking information technology firm and the local distributor of the Euronet brand software. The joint venture company also markets its ATM outsourcing services to Indonesian banks and local subsidiaries of multinational banks, with the intention of providing ATM monitoring and other network services in addition to transaction switching.

About Euronet Worldwide

Euronet Worldwide is an industry leader in providing secure electronic financial transaction solutions. The company offers financial payment middleware, financial network gateways, outsourcing and consulting services to financial institutions and mobile operators. These solutions enable their customers to access personal financial information and perform secure financial transactions -- any time, any place. The company has processing centers located in Europe, Asia and the United States, and it owns and operates the largest independent ATM network in Europe. With corporate headquarters in Leawood, Kansas, USA, and European headquarters in Budapest, Hungary, Euronet serves more than 200 clients in 60 countries. Visit our web site at www.euronetworldwide.com.

About Satelindo

Satelindo was founded in 1993. The shareholders are PT Indosat and DeTe Mobile (a wholly owned subsidiary of Deutsche Telekom). Visit the Satelindo web site at www.satelindo.co.id.

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