



ING Bank Slaski Joins Euronet Network in Poland

LEAWOOD, KANSAS—Dec. 10, 2003—Euronet Worldwide, Inc. (Nasdaq: EEFY), a leading electronic payments provider, today announced a multiyear ATM Network agreement with ING Bank Slaski, one of Poland's five largest banks.

ING Bank Slaski, with 331 branches, will offer expanded ATM services to their 1.4 million cardholders on Euronet's 450 ATMs in Poland. Now ING Bank Slaski customers will have access to more than 1,000 ATMs, when combining Euronet's ATM count and the bank's 553 ATMs. Euronet enables the bank to offer more convenience and distribution points to customers without any additional bank charges to the customers.

"ING Bank Slaski's major objective is to develop and strengthen its position in the Polish banking sector by providing integrated financial services, while maintaining our customer focus," said Marian Czakanski, ING Bank Slaski, S.A. management board president. "To achieve this objective, we look for business partners that provide modern technology and expansion of distribution channels, as well as providing top quality service. We have found all of these qualities in Euronet in our current software relationship and look forward to expanding on it."

The ING Bank Slaski transactions initiated at Euronet's ATMs will be switched directly to the bank for authorization and settlement. The bank has agreed to minimum monthly transaction amounts within the Euronet network and will pay a fixed fee per transaction to Euronet. As an existing client, the Bank already has Euronet's software suite implemented; therefore implementing the ATM network solution will be quick and easy. ING is the twelfth bank to join Euronet's Poland ATM network. Now, Euronet has ATM network participation agreements with six of Poland's 10 largest retail banks.

"ING Bank Slaski really understands the need to offer their customers added convenience, and Euronet's strategy is to help them meet their goals," said Daniel R. Henry, Euronet president and COO. "Providing comprehensive combination software and network solutions is a win-win for both us and our clients. We are committed to delivering the most effective and convenient secure financial transaction solutions in Poland and throughout Europe."

About Euronet Worldwide

Euronet Worldwide is an industry leader in providing secure electronic financial transaction solutions. The company offers outsourcing and consulting services, integrated EFT software, network gateways, and electronic top-up services to financial institutions, mobile operators and retailers. These solutions enable our clients' customers to access personal financial information and to perform secure payment transactions-any time, any place. Euronet operates the largest independent pan-European ATM network, and is a leading provider of electronic distribution service, or top-up services, for prepaid mobile airtime. The company has processing centers located in the U.S., Europe and Asia, and processes electronic top-up transactions at more than 83,000 points of sale across 37,000 retailers in Europe, Australia and the U.S. With corporate headquarters in Leawood, Kansas, USA, and European headquarters in Budapest and London, Euronet serves clients in more than 60 countries. Visit our web site at www.euronetworldwide.com.

About ING

ING is now one of the largest financial institutions in the world - with assets exceeding EURO 700 billion and market capitalization exceeding EURO 70 billion it is ranked as tenth in Europe and 27th in the world. ING equity capital is EURO 18.3 billion. ING is present in 65 countries with more than 110,000 employees.

ING Group began its operations in Poland 13 years ago and was a pioneering foreign financial institution in the country. From then, ING developed a full range of financial services in the field of insurance, banking and asset management for private, corporate and institutional clients. ING in Poland employs about 11,000 employees.

Total assets of ING Group in Poland exceed PLN 30 billion. ING companies in Poland serve more than 3 million individual clients and some 3,500 corporate clients. ING in Poland plans to further expand on the pension fund market and continue steady growth in all its financial services in Poland.

The principal objective of ING Bank Slaski S.A., based on its strategy, is to develop and strengthen its position in the Polish

banking sector by providing integrated financial services and still being a customer-oriented bank. The factors supporting realization of planned objectives comprise co-operation with the ING Group, use of a modern technology, expansion of distribution channels and providing top quality service. The strategy for development of retail banking provides for offering integrated financial services, enhancement of cross-selling and prudent approach to risk management. The customers of ING Bank Slaski S.A. have access to the Bank's services 24 hours a day on 7 days in a week.