

## OUR CUSTOMERS' SUCCESS STORIES

BULGARIA



"Based on the experience of UniCredit Bulbank, Euronet has the expertise, infrastructure and dedicated local team in place to deliver full service operations for our ATMs in Bulgaria. Furthermore, Euronet has been flexible, creative and professional in their approach to meet our bank's specific needs and this has been critical to our project."

**Slavka Valkova**  
Head of Multi Channel Management Division  
Unicredit Bulbank AD

CANADA



"When Moneris Solutions needed a highly flexible and sophisticated processing solution to support the continued growth of its North America acquiring business, we chose the Euronet-Essentis Acquirer solution for its unrivalled functionality, integrated customer management tools and ability to drive efficiencies and revenue growth."

**Jeff Guthrie**  
Chief Operating Officer, Moneris Solutions

UNITED KINGDOM



"e-pay plays a key part in Vodafone UK's relationship with its pre-pay customers who want to top-up through its unrivalled distribution in the UK market place. e-pay's technical capability and exceptional system performance means that Vodafone UK customers and retailers are able to rely on their round the clock top-up and e voucher availability, ensuring our revenues and customer satisfaction. Vodafone UK's relationship with e-pay means we also work together to explore solutions to enhance our products and our ability to recruit, retain and service high value customers."

**Nick Birtwistle**  
Head of Prepay, Vodafone UK

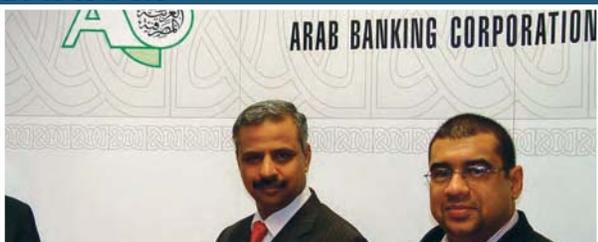
ECUADOR



"Banco Bolivariano and RIA have developed a successful alliance as a result of our joint efforts to further our common goal of providing reliable and quality money remittances services to Ecuadorians – at home and abroad. RIA's expertise, high quality service and compliance standards in international money remittances have made them a strategic ally in our effort to expand and strengthen our own presence in the industry."

**Maria Gabriela Valverde**  
Head of "Ecuagiros"  
Family Remittances Division, Banco Bolivariano C.A.

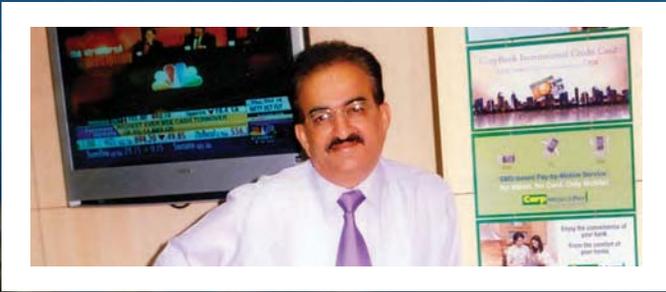
BAHRAIN



**Dr. Adel Al-Taitoon**  
Vice President (VP) - Global Information Technology  
Arab Banking Corporation

"In 2006, the Arab Banking Corporation (ABC) started a global strategic initiative that entails outsourcing the ATM Driving & Debit Card Management services to Euronet Middle-East (ENME). Having successfully completed the implementation of Euronet Solution in ABC Jordan and Egypt, we have been encouraged to further implement the Euronet solution in ABC Algeria by second quarter 2008 and other ABC Worldwide units will soon follow. The significant benefits achieved through our global initiative with ENME include: Economies of Scale; Managing Cost & Efficiency; Risk Management & Control; and Adapting to Market Trends & Compliance to International Standards in a timely and cost-effective manner."

INDIA



“Corporation Bank has been associated for about a year and half now with Euronet Services India Pvt. Ltd. We have entrusted Euronet with the Managed Services for our extensive ATM network and their standards of performance and operational efficiency have been good during the course of this association.”

**B.R. Bhat**  
General Manager – IT, Corporation Bank

GREECE



“Attica department stores and Euronet share a commitment to rely on innovative and practical solutions, which have a positive impact on the bottom-line. Attica department stores’ decision to partner with Euronet for our ePOS transaction switching needs was a good choice as they are a reliable and reputable partner with a proven track record and regional reach.”

**Giannis Ferlas**  
IT Manager, Attica Department Stores

GREECE



“Our long-standing cooperation with Euronet Worldwide – a trusted industry expert – is a reflection of our belief in their ability to deliver quality EFT outsourcing solutions both locally and regionally. Euronet’s ability to manage Piraeus Group’s growing POS networks and credit card portfolio in a reliable way has increased our ability to focus on our core business of banking in Greece and throughout the region. Our current cooperation with Euronet extends to six countries.”

**Koutentakis Vassilis**  
Deputy General Manager, Piraeus Bank

UKRAINE



“Euronet has proven to be instrumental in assisting UniCredit with quickly and securely rolling out and managing its ATM network in the Ukraine. Our partnership with Euronet has enabled UniCredit Ukraine to secure the best ATM locations and provide the highest ATM network availability to our customers. These factors have assured that our customers’ ATM experience is one of the best in the market.”

**Francesco Puzateri**  
Head of Global Banking Services  
Member of Management Board, UniCredit Bank Ukraine

SPAIN



**Jhon Armando Rubiano Zapata**  
RIA agent

“I decided to work with RIA because their commercial image impacted me from the beginning. As time went by, I realized their reliability to make payments to the beneficiaries, the quality of their service and the confidence RIA portrays to make transfers to the various cities and countries. I opened my first call shop four years ago. I currently have three locations offering RIA, all this thanks to the effort and support that the company has given me at all times, for which I am very grateful. My customers are very happy with the service that RIA offers and I have been able to retain them since the first day I made the decision to open my own business. Every day more and more customers come to make transfers with RIA, because RIA delivers.”

UNITED STATES



"I was very pleased with the PaySpot conversion from our previous prepaid supplier. We saw an immediate increase in our prepaid sales, even through the conversion period. The PaySpot team is very knowledgeable and helpful and followed through on all the promises they made in the bid process. Our prepaid sales through PaySpot have exceeded our goals and have continued to increase steadily."

**John Krapf**  
Sr. Category Representative, Sunoco Inc.

NEW ZEALAND



"Working with e-pay provides our customers with access to leading prepaid brands. The electronic delivery method that e-pay provides is a no cost simple system for our staff to sell a range of new prepaid and profitable products. The category provides additional revenue streams and assists in driving foot traffic to our stores. In addition, e-pay provides a dedicated Key Account Manager who works with us to develop the category in line with our business needs. Stores are provided with a 24/7 customer service team to give our business an excellent customer service experience."

**Rick Martino**  
Convenience Retailing Manager, Mobil

ITALY



"Euronet's proven prepaid processing services offer us a cost-effective, simple and reliable e-top-up solution. SMA will be able to control its costs when offering prepaid products, yet still provide its customers with the convenient and secure service they have come to expect. Euronet's state-of-the-art technology platform allows us to rapidly deploy e-top-up services for prepaid mobile airtime throughout our network and provides the opportunity to expand our offerings into other prepaid products in the future – above all, gift cards and pre-paid debit cards."

**Antonello Sinigaglia**  
Managing director, SMA

GREECE



"By leveraging their existing infrastructure, industry know-how and fast time-to-market solutions, Euronet is able to provide Fournalis Group (IKEA and INTERSPORT stores in Greece) with the effective management of our POS transaction switching needs in a professional, flexible and scalable manner. This contributes to Fournalis Group's ability to stay one-step ahead of our increased transaction loads and growing customer service needs."

**George Alevizos**  
Finance Manager (Treasury, IR & Risk Management)  
Fournalis Group

## UNITED ARAB EMIRATES



**Farhan Waheed**  
Head of Retail Branch Banking, Barclays Bank

"Since our first ATM went live in May 2007, the continuous and relentless support from our business partner, Euronet Middle East, enabled Barclays UAE to establish a network of 30 ATMs in less than a year. Furthermore, Barclays was able to launch UAE's first Biometric enabled ATMs, as well as Intelligent Cash Deposit and Foreign Currency Withdrawal functionality and roll out a Mobile ATM run on GPRS technology. Looking at 2008, Barclays expects the same kind of support and resilience from Euronet Middle East, whereby we intend to double the ATM Network with add-on functionalities such as bill payments and a host of other ATM services."

UNITED STATES



“Many money transfer companies visited me. I rejected all of them because I already had my business selling cell phones and prepaid calling cards – everything was going very well. The only company that inspired enough trust in me to sign up for money transfer services was RIA Envía. The day RIA’s representative, Jose, convinced me to sign up he told me, ‘Don Ezequiel, you will not regret this, remember me the day money transfers leave you enough to pay the rent for your business.’ I do remember and thanks to RIA not only do I pay the rent, but I also have enough left over to travel with my family. Besides leaving me extra money, RIA’s money transfer service increased my clientele for cell phones because the customers who come in to send money also end up buying phones or calling cards. RIA helped me grow my business. It facilitates fast and problem-free transfer of money to the families of the more than 1,000 customers who use my agency each month.”

Ezequiel Garcia  
RIA Agent

CROATIA



“After nine years of working with Euronet, SG Splitska Banka can express the very good cooperation received through many projects as well as a satisfaction in usage of Euronet software and user support. Using the important Software features of Euronet has brought the Bank a very high level of card technology. In particular our last big project – Migration to EMV – with in-house chip card personalization, which we successfully finished in August 2007 significantly improved our overall card business. We can state that we have the courage to suggest other banks use Euronet software because of its great power, many useful features and stable system without problems in production.”

Deziderij Botteri  
Advisor of IT Division Head  
Head of IT Card Systems, IT Division, SG Splitska Banka

ITALY



“Our store – Aurorelat – in Busto Arsizio, a small city northwest of Milan, offers various services such as international phone cards and money transfers mainly to immigrants. Having worked with different money transfer companies, we can now confirm that RIA was an excellent choice as they offer a secure and convenient way of sending money abroad to our customers. Working with RIA, our store attracts many new customers and it helped us not only to obtain more profit, but also made us a well-known professional agency for sending money in the area. For us, RIA is really the best money transfer service. We are confident that we will continue attracting new customers and increase volume thanks to RIA.”

Riccardo and Liliana, Aurorelat  
RIA Agent

UNITED KINGDOM



“The Tesco-e-pay relationship has been a great success. The overall package offered by e-pay covering service availability and reliability, IT and Account Management support has been invaluable and helped Tesco grow their Airtime business significantly since the 2001 Airtime launch. The versatility and flexibility of the e-pay top-up solution has enabled Tesco to bring a number of additional products to market. Both parties continue to explore new product ideas to find new revenue streams. The partnership has served both parties well for the past seven years and we look forward to a successful future ahead.”

Andy Dewhurst  
Telecoms Director, Tesco