



**Secure,
reliable
transactions
around
the clock &
around the
world**

*Deliver the security,
convenience
and features that today's
consumers demand*

EURONET INTERNET BANKING (EIB)

The demand for remote banking has never been higher. Euronet's Internet Banking software is a complete, browser-based solution designed to provide your customers with 24-hour, 7-day-a-week access to their accounts anywhere they have an Internet connection.

EIB supports your organization's growth and provides a cost-effective and efficient channel to promote your products and services with current customers while also attracting new ones. With EIB, your customers can conduct a host of activities and transactions, reducing the need for in-person, contact intensive branch visits.

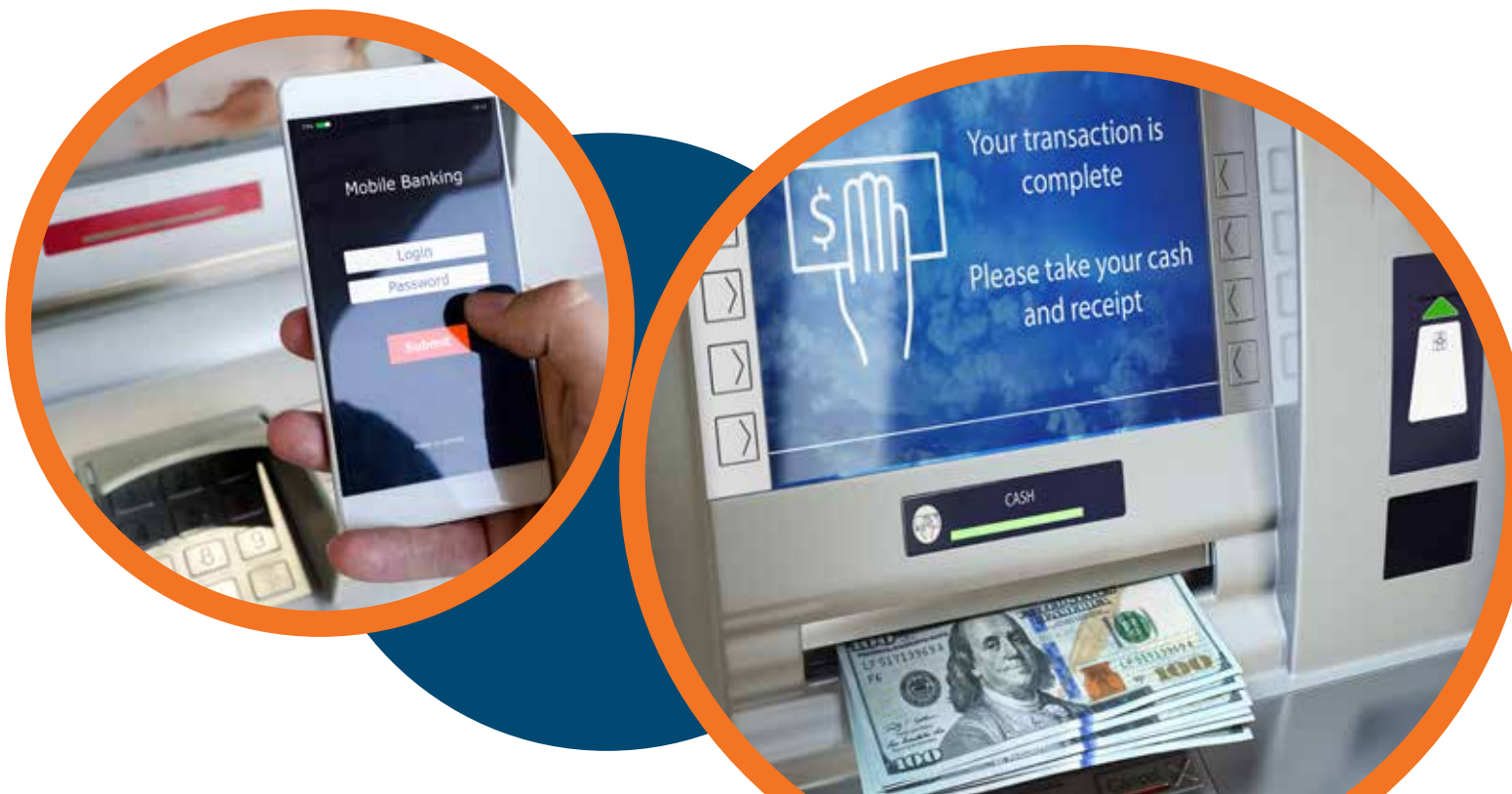


Integrated Services

Euronet's Internet Banking is not a standalone system that must be managed as a separate silo application. It is fully integrated with Euronet's Payment Hub architecture and Integrated Transaction Management (ITM) system. This allows seamless access to Euronet's Integrated Credit Card System (ICCS) for Credit and Debit cards, as well as Prepaid, to provide remote access to your customer's card accounts and Mobile Banking to manage their notification preferences.

At a glance...

- P2P payments
- Stage cardless cash withdrawal transactions for completion at ATM
- Card Block/ Unblock
- Payment to credit account from checking or savings
- Cash advance from credit account to checking or savings
- Top up mobile airtime minutes
- Account inquiry, transfer and stop payments
- Detailed transaction history by statement cycle with ability to export history to money management software
- Money Transfers (Visa Money Transfer), wire transfers, payment orders, and salary file uploads
- Self-enrollment enables users to enroll themselves for Internet Banking, putting registration and management in the hands of the user and reducing customer service costs. Once registered for EIB, users are able to enroll in the Access and Notify channels, and manage notification preferences
- Multi-level authorization for business users
- Registered Prepaid cardholders can perform card activation, card load from voucher, card load from another card, hot card reporting, balance inquiry and transaction history inquiries. Unregistered cardholders may view card balances, load the card from vouchers and view transaction history.
- User ID/Password recovery via email to registered email or text messaging to registered mobile phone



ENRICH YOUR SERVICES & STRENGTHEN CUSTOMER RELATIONSHIPS

Create visually appealing screens to support your organization's branding

- You have full control over the appearance of the Web site utilizing Euronet-provided configuration wizards and basic HTML manipulation allowing the solution to align with your existing bank Web presence.

Multi-language & Multi-currency capabilities meet the needs of a diverse customer base

- Euronet's Internet Banking Solution supports an unlimited number of languages simultaneously and only requires the maintenance of a single set of Web pages. This is accomplished via the use of Language Banks to store text for the dynamic creation of Web pages.
- Multi-currency allows customers to transact in their native currency

Interoperability makes integration easy

- EIB is compatible with a wide range of banking systems including Euronet ICCS, Misys, Equation, Fiserv CBS/ICBS, Datapro, Jack Henry, Paysys and others.



SECURITY — IT'S ALL ABOUT PEACE OF MIND!

Security is a foremost concern for today's end users and essential for the successful deployment of an Internet banking solution. EIB's architecture separates sensitive customer data away from threats; the Web presentation engine runs on an industry-standard Windows server while customer data safely resides on a server within Euronet's ITM system and your core accounting system. For added security, EIB supports a variety of 2-Factor authentication methods and passwords are stored using SHA256 hash.



CHOOSE EURONET AS YOUR TRUSTED PARTNER

Euronet Worldwide is an industry leader in electronic financial transaction processing, providing solutions to financial institutions, retailers, service providers and individual consumers. Services include comprehensive ATM, POS and card outsourcing, card issuing and merchant acquiring, software solutions, money transfer solutions and electronic distribution of prepaid content.

Euronet's global payment network is extensive - including over 50,000 ATMs, approximately 307,000 EFT POS terminals, and a growing portfolio of outsourced debit and credit card services which are under management in 54 countries; a large scale portfolio of proven payment, card, POS and ATM software solutions; a prepaid processing network of roughly 700,000 POS terminals at over 325,000 retailer locations in 51 countries, and a global money transfer network of approximately 385,000 locations, serving more than 160 countries.

Because we run our own processing centers with the software we develop, Euronet is in a unique position to deliver solutions that empower our clients to innovate quickly while minimizing risk. With Euronet, you gain a focused partnership with an industry leading, financially sound, global organization working to meet your needs around the clock, and around the world.

