

# REN



Ecosystem™

Powering  
Modernization



# CHANGING PAYMENTS LANDSCAPE

The payments landscape is constantly changing. The challenge is to remain relevant while competing with the traditional and emerging players, provide the capability to launch new business ideas, and comply with regulations.

The point of sale continues to witness radical transformations as spend shifts dramatically from cash to e-Wallets, and acquirers are tasked with supporting alternative payments.

The meteoric rise of ecommerce is expected to surpass \$4.6 trillion globally by 2022. The speed at which consumers adopt new technology demands that you innovate and implement solutions quickly. You need a platform that can adapt to change and keep you competitive within the constantly changing payments landscape.

REN ECOSYSTEM™  
OVERCOMES THE OBSTACLES TO  
INNOVATION

REN's flexibility and focus on industry standards makes it the ideal choice for modernizing legacy infrastructures and enabling the movement and routing any size, type, or format of data between multiple applications and systems.

# REN



## Ecosystem™



**Lowers overall cost** of ownership



**Adaptive Routing** optimizes efficiency and timeliness



**100% availability** – no disruption during disasters/updates



**Infinitely Extensible Messaging** is about adaptability



**Heterogeneous Architecture** allows for multiple systems use



**Agnostic Architecture** eliminates infrastructure incompatibility

# POWERING INNOVATION

REN Ecosystem™ supports our customers and partners in quickly adapting to changing business practices that lead to greater efficiency, increased profitability, and a better customer experience. REN's focus on flexibility and industry standards makes it the ideal choice for modernizing infrastructures.

At the core of REN Ecosystem is a master routing technology (MRT) that enables REN to process any information to and from any environment and is used to make business decisions on any data securely with transparent audit trails across cards, accounts, emails, mobiles or tokens. The hyper-efficient platform can achieve 15,000 transactions per second on standard off-the-shelf hardware with no downtime.

REN supports traditional payment platforms like ATM, card management, merchant management, POS, and payment software services. And REN is ready for the future payments like Real Time payments, Apple Pay, and digital bank APIs.

All REN solutions are enabled and work in connection with the MRT and take advantage of its enhanced message definition, routing, decision making, and data extensibility benefits.



## Accelerated Time to Market

Accept alternative payments, add cutting-edge services, and launch new business ideas quickly as customer expectations and technology changes. Use REN to bridge the technology gap between legacy systems and emerging opportunities such as faster payments and real-time payments.

## Leverage Existing Resources

Save time and money. REN operates with your existing hardware, operating system, and database. Changes and updates are made without taking the system down without the need for idle redundant servers.

# THE FUTURE OF PAYMENTS

As the demand for faster and seamless payments grows, the global payments landscape will continue to shift. Banks, merchants and financial services organizations will need to keep up with these profound changes.

Euronet's REN Ecosystem™ delivers a dynamic payment platform that provides agility, scalability and lower total cost of ownership in the bank ecosystem. REN can connect Euronet assets to offer digital payment solutions on the cloud, and REN can run on your data system and via off-premise hosting. In addition to payment processing, REN also supports other digital elements, including card issuing for physical and virtual cards, Know Your Customer compliance, real time settlement, inventory management, risk and fraud management and other services.

REN is the system for all payment needs, provides agility to launch new business ideas, 100% availability and platform independent, thereby reducing the overall total cost of ownership for your business.

Euronet Worldwide is an industry leader in processing secure electronic financial transactions for numerous organizations in banking and financial services, travel and hospitality, retail and healthcare. REN platform powers 1.3 billion payment transactions annually for 334,000 Retailer locations in 45 countries. Euronet owns and operates over 44,500 ATM's and 293,000 EFT POS terminals in 53 countries. Euronet is the #2 company for cross-border money transfers with presence in 165 countries and 369,000 payout locations. [www.Euronetworldwide.com](http://www.Euronetworldwide.com)

