

BENEFITS OF EURONET'S PAYMENTS HUB ARCHITECTURE

The inherent modular nature of Euronet's ITM product suite always lends itself to the addition of new features, transactions and processes.

These characteristics provide the foundation for many benefits, some of which are listed below.

- ◆ Layered architecture eliminates barriers associated with legacy siloed approach
- ◆ An SOA framework provides the foundation for delivering nimble payment services by linking new products, technology and business processes
- ◆ Leveraging warehoused transaction data into manageable and actionable information helps drive cost containment and creates competitive advantage by providing one-to-one and location-based marketing capabilities
- ◆ Embracing industry standards and avoiding proprietary technologies ensure application reliability and transaction integrity
- ◆ Complex security controls that guard against data compromise and associated adverse consequences
- ◆ Business scalability addresses not only technology components but the ever-changing, ever-expanding world of payment instruments
- ◆ Timely deployment of association required compliance and mandate changes is critical for business continuity and reliability
- ◆ End-to-end transaction processing and comprehensive management reporting mitigate business risks and ensure a long term, stable platform for payments evolution