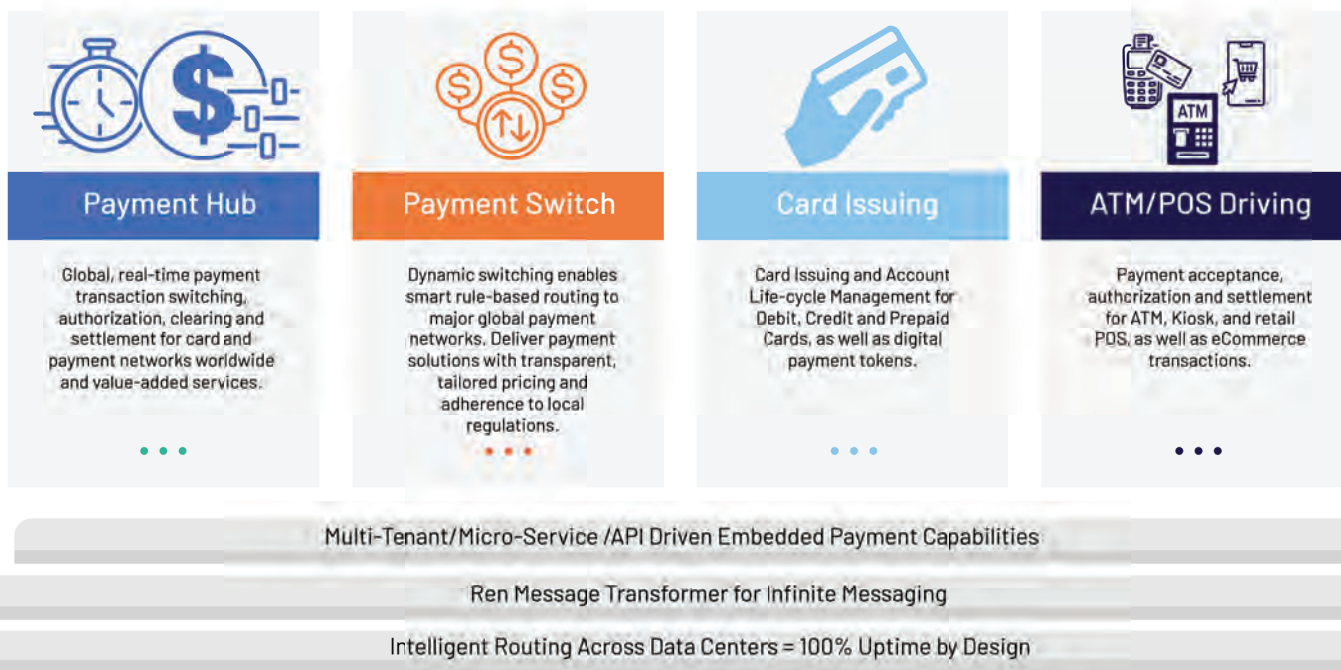


We build the **network, platforms and services** that simplify the financial industry's challenges.

De-risk your **payments modernization** with an intelligent approach built on **30 years of service expertise**.



A modern payments platform that processes mission-critical transactions to card and account-based payments



WHY IS Ren A BETTER IDEA FOR DIGITAL INNOVATION?



MODERN AND RELIABLE

- Technology agnostic - works on any hardware/software stack
- Microservices driven architecture
- Scales linearly on modern, OEM agnostic hardware
- Self-healing solution that is always on in an active environment



TOTAL FREEDOM

- Modernizes legacy systems at customer's pace without a "rip and replace" approach
- Flexible Financials - Pay-as-you-grow model, licensed, etc.
- Deploy anywhere - on prem, cloud, Euronet data center
- Freedom to cover multiple geographies



CREDIBLE AND COMPREHENSIVE

- Focus on the end-to-end payments ecosystem vs. a siloed vertical
- Ren is used to modernize and manage complex transactions for Euronet's own solutions and services globally
- Access to leverage Euronet resources including global networks, money transfer locations, ATM/POS terminals and platforms

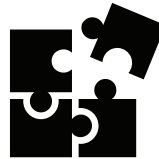
Ren KEY TENETS



Common Unified Platform for all payment services



Open API design and API Gateway to connect to ecosystem of partners



Micro Services Architecture to eliminate rip and replace



Adaptive Routing - Optimize efficiency of messages routed through many touch points



OS, DB & Deployment Agnostic (On-prem, Private Cloud, Public Cloud)



Infinite Messaging - Incorporate any type of data without the need to re-program systems



Active-Active+ setup to guarantee near 100% availability



Operations friendly - Less hungry for human resources; Readily available talent



Linear scalability on OEM agnostic hardware for optimal TCO with rapid throughput and response times



Our Global Network

We process digital and cash transactions while serving businesses as well as banked and underbanked consumers through crucial services such as money transfers, credit and debit processing, ATMs, POS services, digital content distribution, currency exchange and more.

152,000

ATMs supported worldwide

656,000

EFT POS terminals

580,000

Money transfer locations

4.1B

Bank deposit accounts in remittance network

821,000

POS occupied in prepaid processing network

\$129B

Total funds through our network

Euronet.

www.euronetworldwide.com

Figures are current as of Dec. 2023. See euronetworldwide.com for updates.