

Press release

Full-service payment provider epay and European mobile payment solution Bluecode announce strategic partnership

During the EHI Innovation Days, Blue Code International and epay, a company of Euronet Worldwide Inc. (NASDAQ: EEFT), announced a strategic cooperation. Together, they plan to advance mobile payment in Europe via barcodes and QR codes. First project has already been implemented.

Martinsried (Germany)/ Lachen (Switzerland), March 16, 2021: epay, one of the world's leading full-service payment providers, is now offering its Bluecode mobile payment solution, which was developed in Europe, to its retailers. The partnership extends Bluecode's potential reach to epay's extensive retailer network of more than 748,000 point-of-sale terminals in 57 countries. Christian Pirkner, CEO of Blue Code International AG, is pleased about the cooperation: "Together with epay, we want to further establish optical payment in Europe and are pleased to have gained a partner with a strong reach. The existing integration of epay at hundreds of thousands of checkouts throughout Europe in particular shows the potential, and we are working on making Bluecode available to as many checkouts as possible."

Easy, secure and rewarding mobile payments with Bluecode

The European mobile payment solution Bluecode is already integrated in many apps and can be easily used in one of them. This makes it possible to pay in stores, but also increasingly on the internet without the customer needing a debit or credit card. Payment with Bluecode is as simple as can be, as Pirkner explains, *"A unique and anonymous code is generated for each payment transaction. The Bluecode is scanned contactlessly at the checkout, just like any other barcode – this completes the payment process. The purchase amount is then debited from the customer's checking account. Based on our mobile payment solution, sensitive payment information remains securely stored at the customer's bank. And last but not least, in times of Covid-19, completely contactless payment is also guaranteed."*

European mobile payment solution for end customers, banks and retailers

Bluecode works closely with European banks and local retailers. The convenient and secure solution thus promotes independence from non-European payment systems and strengthens value creation in Europe with its mobile payment solution. Based on the integration of Bluecode into retailers' existing cash register systems, customers receive attractive added value such as digital loyalty points or gift cards in addition to payment for their purchases. The first joint project was recently implemented as part of an Austrian multi-partner program's innovative checkout process. As a result, payments can be made with Bluecode at OMV participant service stations on the basis of the new cooperation. Dr. Markus Landrock, Managing Director epay DACH and Global Issuing, Payments & Rewards comments: *"As a leading full-service provider for payment processing and gift card solutions in Europe and a link between retailers and consumers, we always want to offer our retailers the widest possible payment mix. Optical payment systems are enjoying a major upswing. Through our integration at the checkout terminal, they offer retailers entirely new options that link payment with customer retention systems. With Bluecode, we are adding an attractive payment method to our portfolio that is in demand from consumers across Europe."*

About epay: epay is a leading global full-service payment provider for gift cards, payment and prepaid solutions, processing 2.4 billion transactions in 2020. epay has built an extensive retailer network of 748,000 point-of-sale terminals in 57 countries to connect well-known brands with consumers around the world. The company has a portfolio of gift cards (prepaid, closed-loop and gift cards), corporate incentives and payment solutions (card acceptance, terminals, e-commerce, mobile and Internet of Payment) for omnichannel commerce and offers its services thanks to its proprietary POS integration software. epay is

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a segment of Euronet Worldwide, Inc. (NASDAQ: EFFT), a Kansas-based company that generated \$2.5 billion in revenue in 2020, employs 8,000 people and serves customers in 175 countries. For more information, visit: www.epay.de

About Bluecode: Bluecode is the European mobile payment solution that enables cashless payments via smartphone and smartwatch (iOS & Android). In addition, value added services (digital value-added services) are offered in apps in cooperation with banks and retailers. The smart, highly secure payment method works with any current account based on the European blue code, which is unique and one-of-a-kind. In addition, Bluecode is compatible with other transmission technologies. Bluecode is based on a high-technology solution. It provides the highest level of data security for consumers, retailers and banks. Bluecode's network partners include well-known European banks, mainly in Austria and Germany, and leading retailers. More information at: www.bluecode.com

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