

Hello.





Euronet[®]

NASDAQ

Listed: EEFT

11K

Employees

\$4.0B

Revenue in 2024

\$209B

Funds processed in 2024

16.0B

Transactions in 2024

35+ years of cross-border expertise.



1987

The second-largest money transfer company in the world.



1993

The world's trusted currency authority and payments solution for affluent and corporate customers.



2021

The largest real-time, cross-border payments network in the world.

**Dandelion is the largest
real-time, cross-border
payments network in
the world.**

200 Countries | 123 Currencies



Bank account

174 Countries
4.1B Accounts



Mobile wallet

63 Countries
137 Wallets | 3.6B Accounts



Cash payout

165 Countries
632K Locations



Real-time payments.

Powered by our direct-to-local connections

90%
real-time

**Bank
account**

100%
real-time

**Mobile
wallet**

100%
real-time

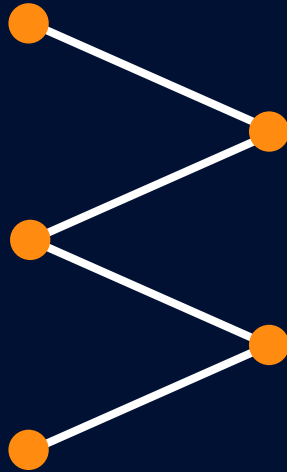
**Cash
payout**



100% 

LOCAL. 

Dandelion modernizes cross-border payments.



Slow

Lack of transparency

Unpredictable cost



Real-time

End-to-end traceability

Full value delivery

We created **real-time** where it doesn't exist.

Real-time bank deposits in 110 countries

Direct access to domestic real-time rails



R/T



Local real-time switch



75 Countries

Direct integrations to leading banks in non-real-time countries



R/T R/T R/T R/T R/T



35 Countries

Exotic currencies. Solved.



Competitive rates

Leveraging our purchasing power



Direct access

Access to locally-sourced currencies



On-demand

Currencies supplied on a per-transaction basis



Powering

177M

transactions
annually



B2C



C2C



B2B



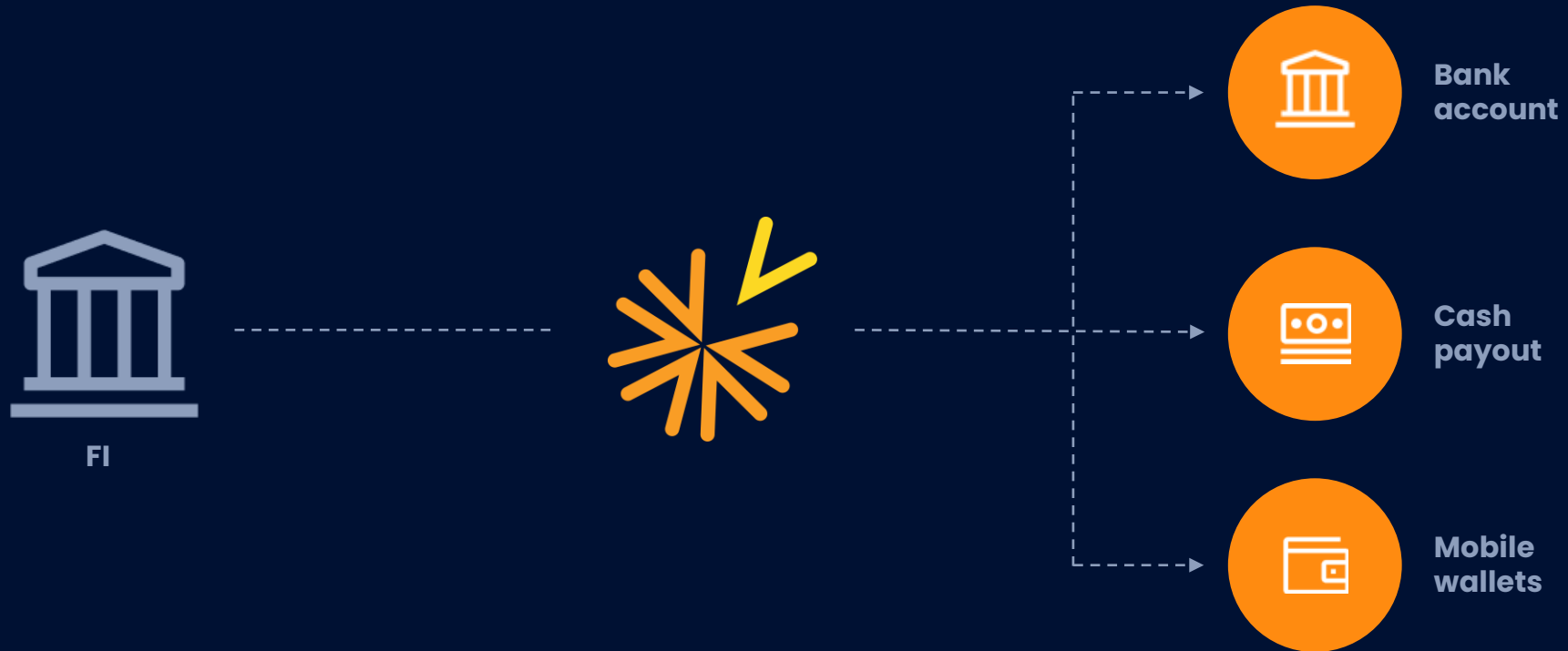
C2B



**One integration
connects you to
the world.**



One contract. One connection. One settlement.



Choose how you connect.

3 flexible integration options



FI

Dandelion
API

ISO20022
FTP

ISO20022
 Swift



Smart payments start before the send.

Fraud prevention. Cost reduction. Customer retention.

98.6%

Straight through processing (STP)

Dynamic pre-validation



Bank account



Mobile wallet

Name matching

60 countries

48 countries

Account status

68 countries

52 countries

Aggregated transaction limits where applicable

8 countries

6 countries

Our compliance ethos.

Bank-grade. Battle-tested.



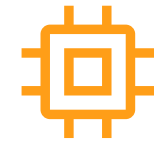
Governance

- > A **proven record** of managing risk for over 35 years
- > **NASDAQ listed** since 1997
- > Heavily regulated by **90+ regulatory bodies** around the world



Culture

- > Compliance is not a function, it's **an asset**
- > **Proactive**, not reactive approach
- > Our compliance leaders participate in regulatory **advisory groups**



Technology

- > A **single** global database
- > **Real-time** monitoring utilizing rule management and machine learning
- > **Globalized standards** with localized treatment



Responsibilities in payments value chain.



Dandelion partners

- > Send side licensing
- > Customer onboarding
- > Accept/onboard transaction and receive payment
- > Send-side transaction screening



Dandelion

- > Additional layer of sanctions/transaction screening
- > Cross-network aggregation/monitoring and reporting
- > Fraud monitoring/reporting
- > Payout network management/oversight




Payout partners

- > Receive-side licensing
- > Receive-side monitoring and reporting
- > Beneficiary settlement

Global banks are growing with Dandelion.

Citibank



Citi and Dandelion Collaborate to Enable Near-Instant Cross-Border Payments, Enabling Customers to Reach Across the Globe

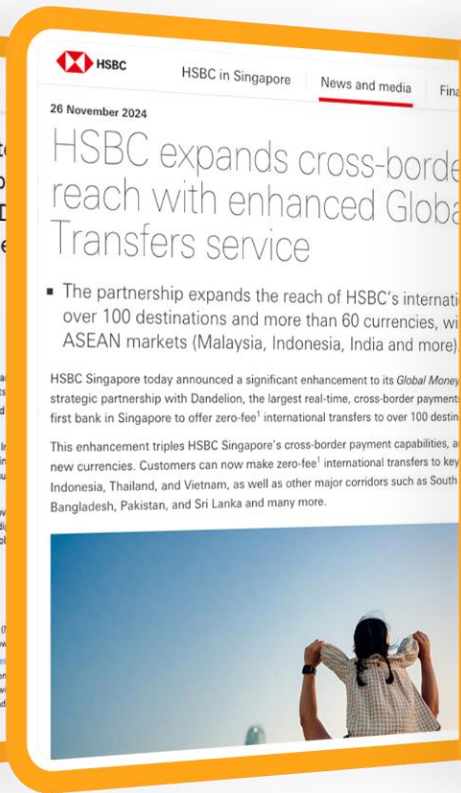
September 25, 2025

HIGHLIGHTS

- Citi and Dandelion are collaborating to enable near-instant cross-border payments directly into digital wallets leveraging Citi's WorldLink[®] Payment Services and an extensive digital wallet network.
- The collaboration is launching in the Philippines, Indonesia, Bangladesh and Colombia, enhancing Citi's offering with faster and more cost-effective business-to-consumer remittances to payroll and social benefits.
- This initiative is part of Citi's commitment to innovation, expanding its WorldLink capabilities to over 150 digital wallets and reinforcing its leadership in 24/7 real-time global payments.

NEW YORK – Today, Citi and Dandelion, a Euronet Worldwide, Inc. (NYSE: Euronet) company, announced a collaboration to enhance cross-border payments, powered by Citi's cross-border payments solution WorldLink[®] Payment Services and Dandelion Payments. The collaboration empowers Citi's institution clients to offer instant, full-value payments into digital wallets across the globe, with capabilities that will initially extend to the Philippines, Indonesia, Bangladesh and Colombia, and plans for further expansion.

HSBC




HSBC expands cross-border payments reach with enhanced Global Transfers service

26 November 2024

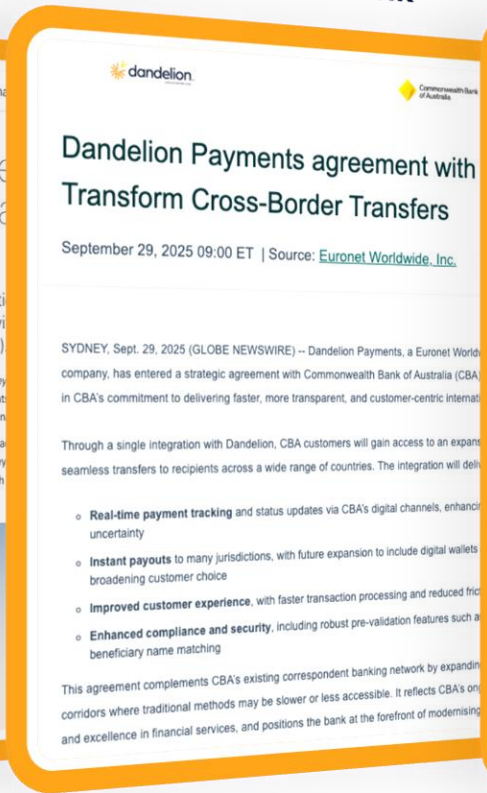
- The partnership expands the reach of HSBC's international payments to over 100 destinations and more than 60 currencies, with a focus on ASEAN markets (Malaysia, Indonesia, India and more).

HSBC Singapore today announced a significant enhancement to its *Global Money* service, a strategic partnership with Dandelion, the largest real-time, cross-border payment provider in Singapore to offer zero-fee¹ international transfers to over 100 destinations.

This enhancement triples HSBC Singapore's cross-border payment capabilities, allowing customers to make zero-fee¹ international transfers to over 100 destinations in new currencies. Customers can now make zero-fee¹ international transfers to key markets in Indonesia, Thailand, and Vietnam, as well as other major corridors such as South Africa, Bangladesh, Pakistan, and Sri Lanka and many more.



Commonwealth Bank



Dandelion Payments agreement with Commonwealth Bank to Transform Cross-Border Transfers

September 29, 2025 09:00 ET | Source: [Euronet Worldwide, Inc.](#)

SYDNEY, Sept. 29, 2025 (GLOBE NEWSWIRE) -- Dandelion Payments, a Euronet Worldwide, Inc. company, has entered a strategic agreement with Commonwealth Bank of Australia (CBA) to enhance its commitment to delivering faster, more transparent, and customer-centric international payments.

Through a single integration with Dandelion, CBA customers will gain access to an expanded range of seamless transfers to recipients across a wide range of countries. The integration will deliver:

- **Real-time payment tracking** and status updates via CBA's digital channels, enhancing transparency and reducing uncertainty.
- **Instant payouts** to many jurisdictions, with future expansion to include digital wallets, broadening customer choice.
- **Improved customer experience**, with faster transaction processing and reduced friction.
- **Enhanced compliance and security**, including robust pre-validation features such as beneficiary name matching.

This agreement complements CBA's existing correspondent banking network by expanding its reach into corridors where traditional methods may be slower or less accessible. It reflects CBA's ongoing commitment to innovation and excellence in financial services, and positions the bank at the forefront of modernising cross-border payments.

Standard Chartered



Standard Chartered and Dandelion Unite for Global Payments

Standard Chartered partners with Dandelion Payments to expand cross-border disbursement capabilities across multiple currencies and digital wallets

Standard Chartered has partnered with Dandelion Payments to expand cross-border disbursement capabilities across multiple currencies and digital wallets.

The collaboration will enable the bank to provide clients with a broader range of destination currencies, reaching both bank account and digital wallet endpoints.

To wrap up.

Dandelion scales.

The largest real-time, cross-border payments network in the world.

Dandelion is smart.

Market leading dynamic pre-validation, driving 98.6% STP.

Dandelion is simple.

Our integration options are flexible.

Dandelion is compliant.

Best-in-class compliance culture and systems.

Dandelion is trusted.

Selected and volume-tested by leading banks, PSPs and MTOs.



Thank you.

