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Infinitium · Feb 2024

Euronet Announces Acquisition of Infinitium, a Leading Digital Payments Company in Southeast Asia

Euronet today announced the acquisition of Infinitium Holdings Pte. Ltd (Infinitium), a digital payments company and provider of risk management and payments authentication services based in Singapore.

[Acquiring](#)[acquisition](#)[Issuing](#)

Technology addition to bolster the capabilities of Euronet's Ren payments platform with issuing and acquirer processing of eCommerce transactions

LEAWOOD, Kan., Feb. 13, 2024 (GLOBE NEWSWIRE) — Euronet (NASDAQ: EEFT), a leading global financial technology solutions and payments provider, today announced the acquisition of Infinitium Holdings Pte. Ltd (Infinitium), a digital payments company and provider of risk management and payments authentication services based in Singapore. Infinitium's products will be integrated with Euronet's [Ren payments platform](#) to provide additional protection against consumer fraud and merchant chargebacks in online transactions.



unauthorized transactions and enhancing overall online payment security. The company also offers next-generation, omnichannel payment gateway services for merchants and acquirers, enabling them to operate their services efficiently across diverse channels. Its customers include large banks and merchants in Singapore, Malaysia, Indonesia, Hong Kong, Brunei, Cambodia, the Philippines and India.

Regulators in the European Union, India, Singapore and other countries have made 3DS mandatory to provide additional protection against consumer fraud and merchant chargebacks. Regions such as the United States and Latin America have not yet mandated 3DS, but the need to reduce CNP fraud is expected to grow as the global e-commerce market reaches an expected US\$8.1T by 2026¹. In 2020, the value of global e-commerce losses to online payment fraud was \$17.5B, which surged to an estimated \$48B in 2023². The 3DS market is estimated to be US\$1.2B and is forecasted to reach US\$2.8B by 2030 – a compounded annualized growth of 13.3%³.

“Every stakeholder in the payments ecosystem has a strong incentive to adopt 3DS soon,” said Kevin J. Caponecchi, Euronet Executive VP and CEO, epay, Software and EFT Asia Pacific Division. “With this acquisition, we have enhanced our Ren payments platform with industry-leading technology that provides modern, multi-channel transaction authentication across issuing and acquiring domains. With Infinitium’s next-generation payment gateway, we have added significantly more addressable market opportunity with this valuable enhancement to the Ren platform.”

“Infinitium has developed industry-leading fraud detection solutions for risk-based authentication of CNP transactions by leveraging modern technologies,” said Himanshu Pujara, Senior Vice President and MD Asia Pacific and Ren Payments. “These solutions address CNP fraud while ensuring high success rates for merchants and issuers. Leading issuers in Southeast Asia use the Infinitium solution. This represents an opportunity for us to provide integrated payment offerings of Ren to these customers and other prospects in Asia and globally.”

Infinitium possesses a highly diversified workforce of approximately 200 software developers and architects, plus a seasoned senior management team that will remain with Euronet following the successful completion of the acquisition.

“The Infinitium team is happy to find a new home in Euronet,” said Ho Ching Wee, Founder and CEO of Infinitium. “This arrangement will yield numerous synergies leveraging our joint technologies for our customers, enabling us to provide enhanced capabilities. We aim to



About Infinitium

Infinitium is a regional payments solution provider specializing in a multitude of end-to-end solutions in electronic payments and authentication services for Internet and mobile applications. Starting as a private limited company in Kuala Lumpur, Malaysia, Infinitium has grown into a market leader, providing a constantly evolving suite of solutions focused on authentication and digital payments for various sectors. Over the years, the company has expanded in Asia with businesses in Singapore, Malaysia, Indonesia, India, Cambodia, Hong Kong, Brunei and the Philippines. Learn more at www.infinitium.com

About the Ren Payments Platform

Ren is a modern payments platform specializing in processing mission-critical transactions and fostering innovative experiences across core switching, acquiring, issuing and payment hubs. Ren's robust architecture consistently delivers unparalleled performance, even in the most demanding high-traffic environments.

The platform's microservices-based architecture showcases its adaptability in the ever-evolving payments landscape. Ren provides ample deployment options, whether integrating with prominent cloud environments such as AWS, Microsoft Azure, or Google Cloud or connecting with Euronet's global data centers via open APIs. Moreover, Ren's ability to integrate seamlessly with legacy systems means businesses can elevate their payment operations without extreme system overhauls. Learn more at www.renpayments.com.

About Euronet

Starting in Central Europe in 1994 and growing to a global real-time digital and cash payments network with millions of touchpoints today, Euronet now moves money in all the ways consumers and businesses depend upon. This includes money transfers, credit/debit processing, ATMs, point-of-sale services, branded payments, currency exchange and more. With products and services in more than 200 countries and territories provided through its own brand and branded business segments, Euronet and its financial technologies and networks make participation in the global economy easier, faster and more secure for everyone.

A leading global financial technology solutions and payments provider, Euronet has developed an extensive global payment network that includes 52,652 installed ATMs, approximately 656,000 EFT POS terminals and a growing portfolio of outsourced debit and credit card services which are under management in 66 countries; card software solutions; a prepaid



headquarters in Leawood, Kansas, USA, and 67 worldwide offices. For more information, please visit the company's website at www.euronetworldwide.com.

1. Statista – <https://www.statista.com/statistics/379046/worldwide-retail-e-commerce-sales/>
2. Statista- <https://www.statista.com/statistics/1273177/ecommerce-payment-fraud-losses-globally/>
3. Fortune Business Insights Report Press Release- <https://www.globenewswire.com/en/news-release/2023/05/16/2669723/0/en/3D-Secure-Pay-Authentication-Market-Size-to-Surpass-USD-2-81-Billion-by-2030-exhibiting-a-CAGR-of-13-3.html>

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Acquisition aims to accelerate Euronet's digital transformation strategy, expand the company's U.S. footprint and extend CoreCard's access to global markets



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Euronet and Jalin are honored for powering one of Asia's most ambitious multi-channel payment transformations

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