Euronet WORLDWIDE

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Second Quarter 2007 Corporate Results

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Presenters

Michael J. Brown, Chairman & CEO

Rick L. Weller, EVP & CFO

Jeffrey B. Newman, EVP & General Counsel

SECURE FINANCIAL TRANSACTIONS - ANY TIME, ANY PLACE

Forward-Looking Statements

Statements contained in this presentation that concern Euronet's or its management's intentions, expectations, or predictions of future performance, are forward-looking statements. Euronet's actual results may vary materially from those anticipated in such forward-looking statements as a result of a number of factors, including: technological developments affecting the market for the Company's products and services; foreign exchange fluctuations; and changes in laws and regulations affecting the Company's business. These risks and other risks are described in the Company's filings with the Securities and Exchange Commission, including our Annual Report on Form 10-K, Quarterly Reports on Form 10-Q and Current Reports on Form 8-K. Copies of these filings may be obtained by contacting the Company or the SEC. Euronet does not intend to update these forward-looking statements and undertakes no duty to any person to provide any such update under any circumstances.

Defined Terms

Unless specifically noted otherwise within this presentation, the following terms are hereby defined as follows:

<u>Adjusted EBITDA</u> is defined as operating income excluding depreciation, amortization and share-based compensation expenses. While depreciation and amortization are considered operating costs under generally accepted accounting principles, these expenses primarily represent a non-cash current period allocation of costs associated with long-lived assets acquired in prior periods. Similarly, the expense recorded for share-based compensation does not represent a current or future period cash cost.

<u>Cash earnings per share (Cash EPS)</u> is defined as diluted GAAP earnings per share excluding the impacts of a) foreign exchange gains or losses, b) discontinued operations, c) debt restructuring charges, d) share based compensation, e) tax-effected intangible asset amortization and f) other non-operating or unusual items that cannot be accurately projected.

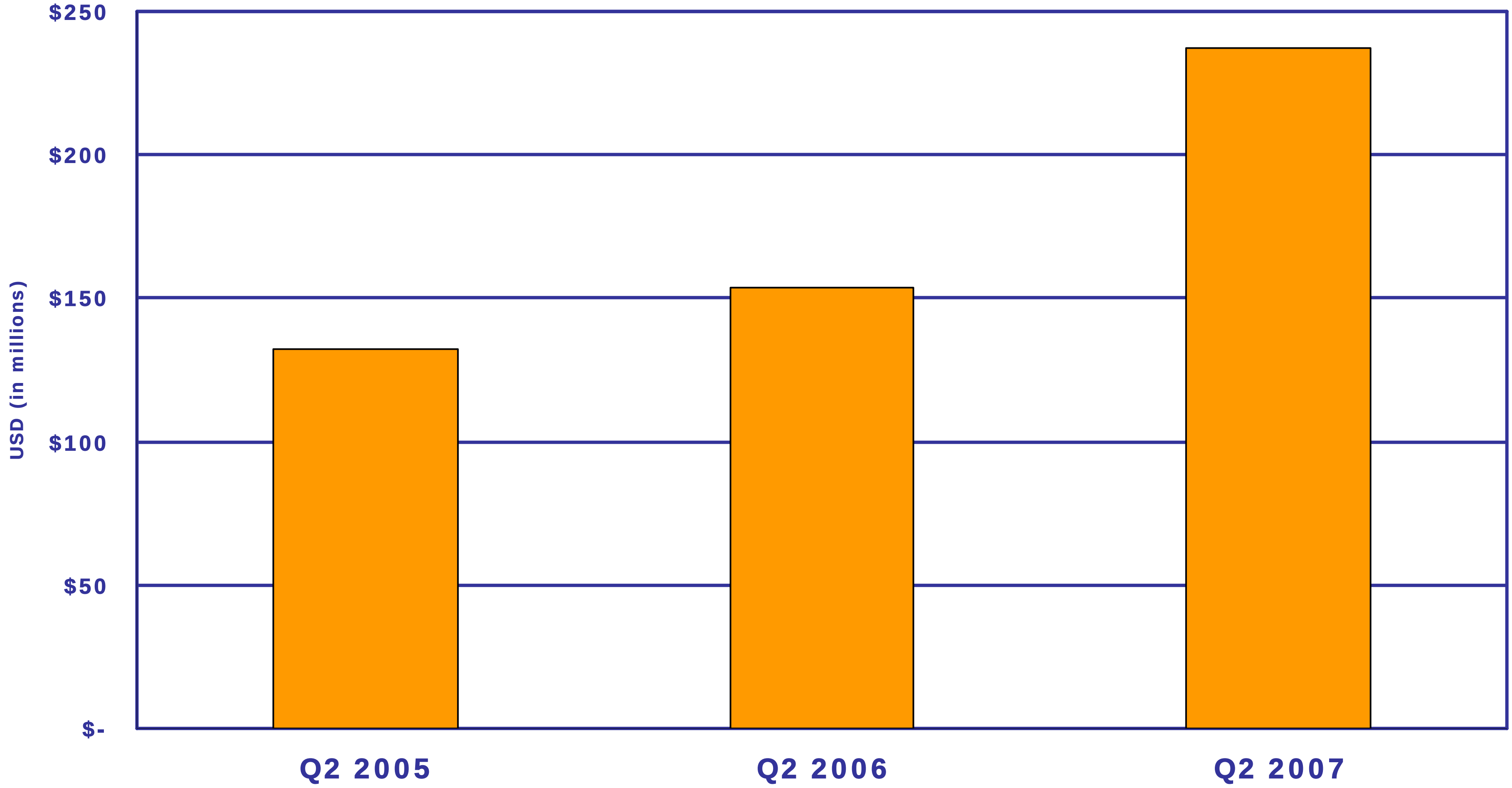
See reconciliation of non-GAAP items in the attached supplemental data.

Rick Weller
Chief Financial Officer

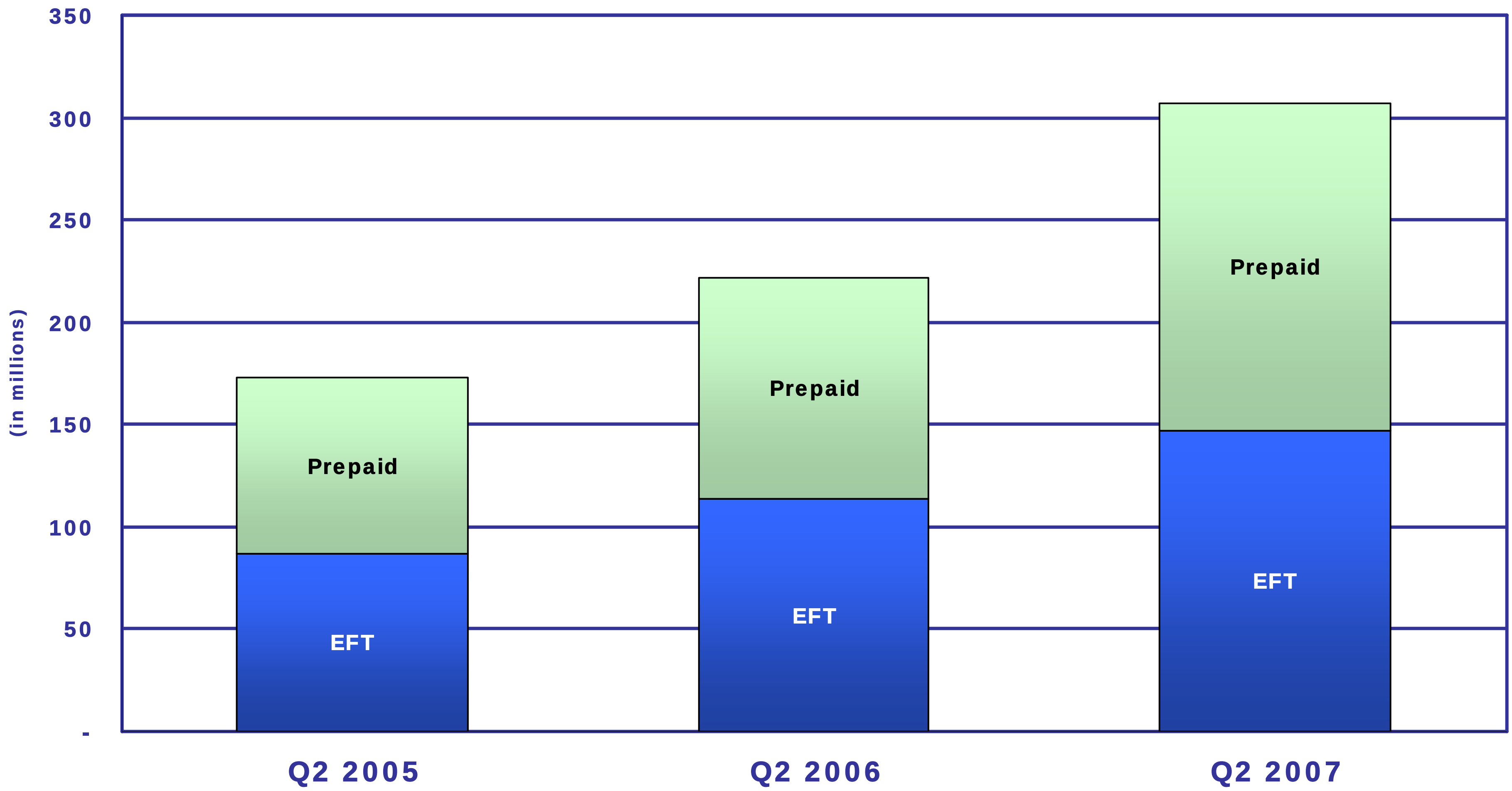
Q2 2007 Financial Report: Quarterly Financial Highlights

- **Revenue – $237.1 million**
  - 54% increase over $153.8 million in Q2 2006
- **Operating Income – $15.9 million**
  - 30% increase over $12.2 million in Q2 2006
- **Adjusted EBITDA – $30.4 million**
  - 43% increase over $21.3 million in Q2 2006
- **Cash EPS – $0.29**
  - Equal to $0.29 in Q2 2006

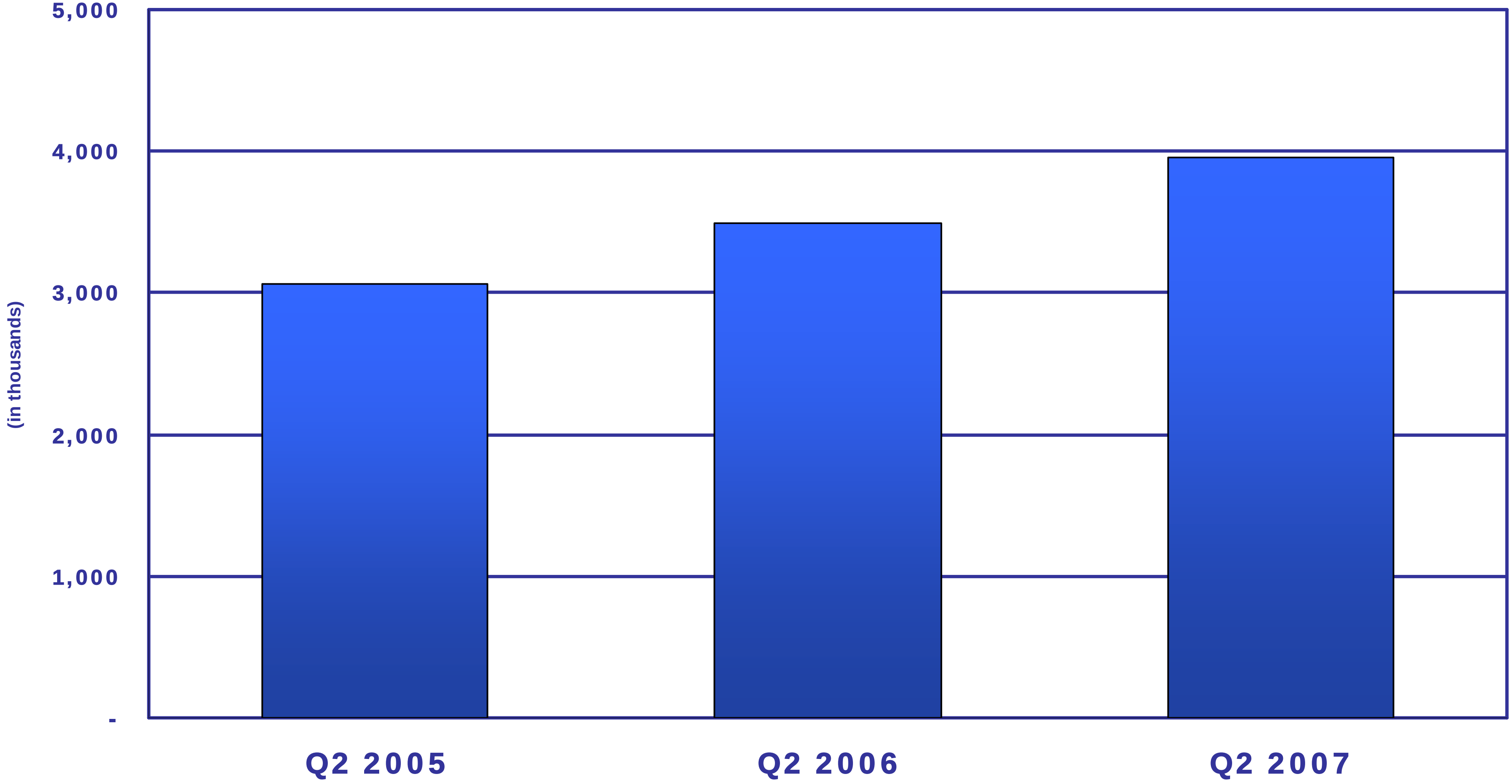
Q2 2007 Financial Report: Quarterly Consolidated Revenue



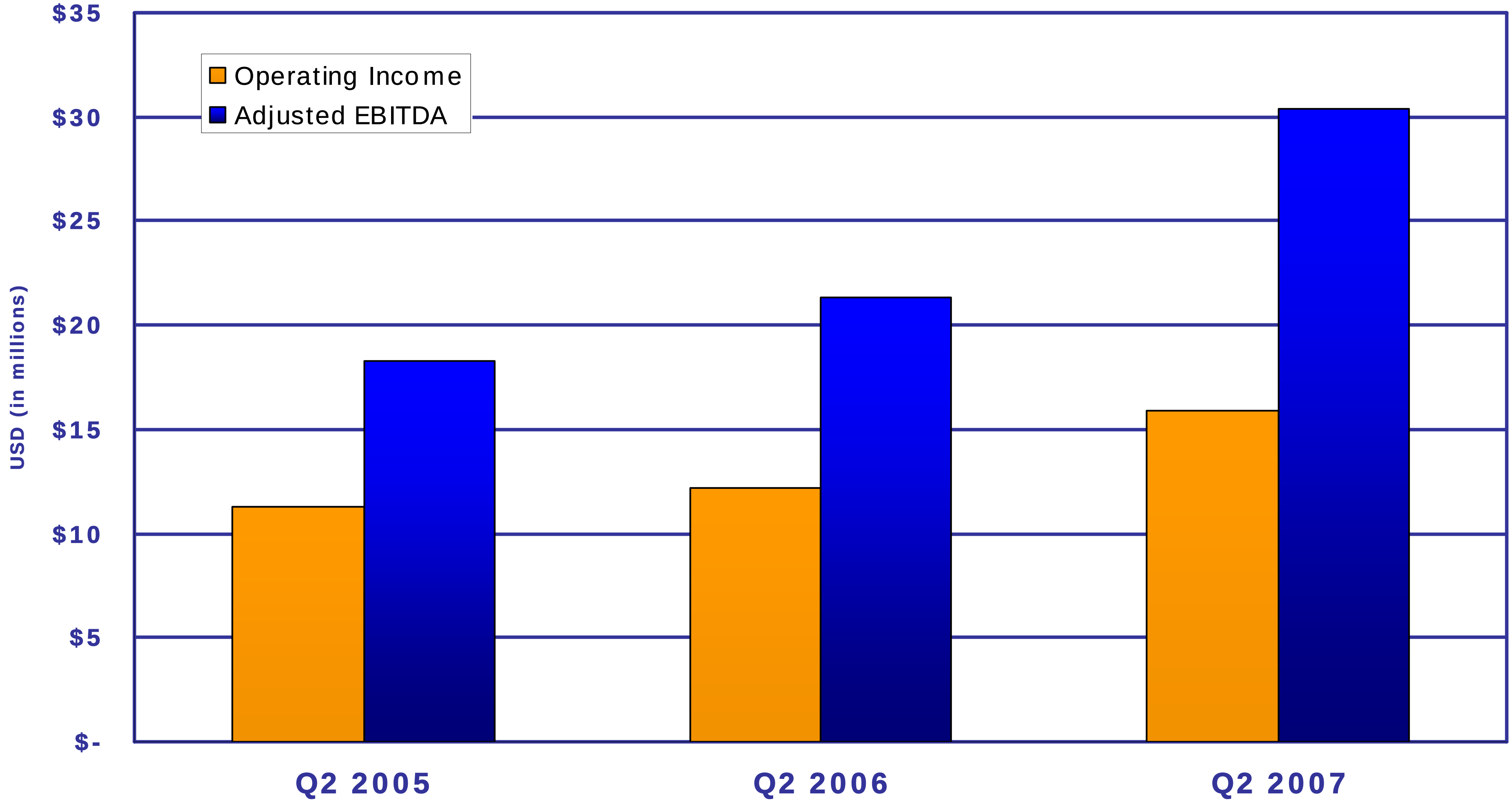
Quarterly Transaction Growth:
EFT and Prepaid Combined



Quarterly Transaction Growth:
Money Transfer Segment



Q2 2007 Financial Report:
Quarterly Consolidated Op Income & Adjusted EBITDA



Q2 2007 Business Segment Results: Same Quarter Prior Year Comparison

USD (in millions)	Revenue		Operating Income		Adjusted EBITDA	
	Q2 2006	**Q2 2007**	Q2 2006	**Q2 2007**	Q2 2006	**Q2 2007**
EFT Processing	$ 39.6	**$ 45.7**	$ 8.8	**$ 9.2**	$ 12.3	**$ 13.2**
Prepaid Processing	113.4	**142.2**	8.7	**9.9**	12.2	**13.7**
Money Transfer	0.8	**49.2**	(0.6)	**1.4**	(0.5)	**6.2**
Subtotal	153.8	**237.1**	16.9	**20.5**	24.0	**33.1**
Corporate, Eliminations & Other	-	**-**	(4.7)	**(4.6)**	(2.7)	**(2.7)**
Consolidated Total	$ 153.8	**$ 237.1**	$ 12.2	**$ 15.9**	$ 21.3	**$ 30.4**

Pro Forma* (1) *Money Transfer

USD (in millions)	Revenue		Operating Income		Adjusted EBITDA	
	Q2 2006	**Q2 2007**	Q2 2006	**Q2 2007**	Q2 2006	**Q2 2007**
Money Transfer	$ 47.2	**$ 51.7**	$ 2.4	**$ 2.6**	$ 6.6	**$ 7.2**

(1) excluding integration costs

Q2 2007 Financial Report:
Balance Sheet & Financial Position

USD (in millions)	3/31/07	6/30/07
Unrestricted Cash	$ 419.5	$ 282.3
Total Assets	1,273.3	1,745.3
Total Assets (excluding trust accounts)	1,100.1	1,557.8
Total Debt	353.5	568.8
Stockholders' Equity	464.1	625.1
Total Debt to Quarterly Annualized Adjusted EBITDA Multiple	4.0x	4.7x
Net Debt to Quarterly Annualized Adjusted EBITDA Multiple	n/m	2.4x

Business Overview

Michael J. Brown

Chairman & CEO

EFT Processing Segment

EFT Processing: Q2 2007 Financial Highlights

- **Revenue – $45.7 million**
  - **15% increase over $39.6 million in Q2 2006**
- **Operating Income – $9.2 million**
  - **5% increase over $8.8 million in Q2 2006**
- **Adjusted EBITDA – $13.2 million**
  - **7% increase over $12.3 million in Q2 2006**

EFT Processing: Q2 2007 Business Highlights

Europe

- Continued progress in Card processing initiatives:
  - Completed first few critical milestones to roll out OMV project starting in Q4
  - Signed credit card processing agreement with TBI Credit in Bulgaria, a leading consumer finance company
  - Signed agreement with Cetelem, a consumer finance company in Greece, for credit card transaction switching services
  - Expanded payment processing services in Germany by adding medium-sized retailers ranging from 50 to 150 stores
- Live with Piraeus Bank in Serbia for ATM driving services
- Launched independent Euronet-branded ATM network in Serbia
- Signed ATM driving agreement with Banco Comercial Portugues (BCP) in Romania
- Expanded customer base for ePOS services in Greece: offering switching services for nine leading merchants such as IKEA and Dixon's among others, and Citibank

Software

- Live with Essentis Acquirer for Moneris, Canada's largest payment processor/acquirer
  - Solution enabling acquirer to process over 7.5 million transactions per day for 360,000 merchants

EFT Processing:
Q2 2007 Key Business Highlights (Cont'd)

- **Asia Pacific**

India

- Signed an outsourcing agreement with Barclays to launch their retail banking operations in India
- Renewed and expanded agreement with IDBI Bank:
  - Contracted 200 new ATMs for deployment
- SCB India project live and operational for 188 ATMs in total
- Increased ATMs under management by 38% year-over-year
  - 2,098 ATMs live and under management for 10 banks
  - 702 ATMs under contract but not yet installed
- Continued expansion of Cashnet shared ATM network: more than 7,000 ATMs and 12 member banks
  - 88% growth in transactions year-over-year
- Continued growth in ATM mobile recharge: ~15,000 ATMs and 12 banks

EFT Processing:
Q2 2007 Key Business Highlights (Cont'd)

China

- Expanded agreement with China Post Bank for deployment of 727 new ATMs in Beijing, Shanghai and Guangdong province over the next 12-18 months
- Increased ATMs under contract significantly: more than 800 ATMs in backlog for three banks in total

Middle East Joint Venture

- SCB Bahrain project live and operational
- Signed ATM outsourcing agreement with Barclays Bank in UAE includes debit card management and gateway services to international and local country switch services
- Since inception, ENME JV has established agreements with 11 banks in six countries including the two live projects with SCB and Barclays, in the Middle East & Gulf region

EFT Processing:
ATM Categories by Quarter

Devices	Live 3/31/07	Live 6/30/07	Under Contract	Total After Install
ATM Category 1 Euronet-owned & branded	1,319	1,398	-	1,398
ATM Category 2 Euronet-owned, bank-branded	2,647	2,737	584	3,321
ATM Category 3 Bank-owned, Euronet-driven	5,216	5,723	1,061	6,784
Total ATMs	9,182	9,858	1,645	11,503

Prepaid Processing Segment

Prepaid Processing: Q2 2007 Financial Highlights

- **Revenue – $142.2 million**
  - **25% increase over $113.4 million in Q2 2006**
- **Operating Income – $9.9 million**
  - **14% increase over $8.7 million in Q2 2006**
- **Adjusted EBITDA – $13.7 million**
  - **12% increase over $12.2 million in Q2 2006**

Prepaid Processing: Q2 2007 Business Highlights

Key Highlights:

Signed multi-country and large retailer agreements:

- Signed exclusive 14-country prepaid agreement with Media Markt, Europe's largest retailer of consumer electronics, for 462 stores
- Signed Plus, the largest discount retailer, for prepaid at 2,800 stores in Germany
- Signed and rolled out prepaid at 1,500 RELAY stores in France

New Markets

- Launched prepaid services in Italy, the largest prepaid market in Europe
  - Signed first agreement with a significant retailer for ECR integration
- Launched prepaid top-up services in the organized retail segment in India
  - Signed up Reliance Retail, Indepay and Sify for prepaid top-up in stores

Prepaid Processing: Q2 2007 Business Highlights (Cont'd)

Other country highlights include:

Germany/Austria

- Expanded Premiere agreement to launch Pay TV product in Austria
  - Launched web processing for Pay TV product in Austria
- Launched Micro Money, a prepaid product for music downloads at 5,000 stores in Germany

UK

- Commenced prepaid rollout to 200 WHSmith Travel locations situated in high foot-traffic locations such as railway stations and airports

PaySpot

- Signed and approved 600+ RIA agents for prepaid: rollout in progress
- Expanded initial prepaid agreement with a c-store chain customer to sell money transfer
- Continued bodega store expansion through a leading distributor: rolled out 1,000 additional new stores in the Hispanic bodega retail space

Prepaid Processing: Q2 2007 Business Highlights (Cont'd)

Romania

- Expanded relationships with two leading prepaid distributors in Romania

Spain

- Introduced Vodafone and Orange content in 48 Alcampo hypermarkets
- Signed more than 50 RIA agents for prepaid
- Signed Caprabo, a retail chain, to offer prepaid at their petrol stations

Australia

- Launched prepaid kiosk trial at Optus World, a leading telecommunications company with retail presence

ATX

- Signed Emirates Post Office for prepaid in Abu Dhabi (UAE)
- Signed leading mobile operators in Georgia, for direct top up services
- Implemented direct top up system for T-MOBILE in Macedonia: processed nearly 400,000 top up transactions in June

Money Transfer Segment

Money Transfer Segment: Q2 2007 Pro Forma[1] Financial Highlights

- **Revenue – $51.7 million**
  - **10% increase over $47.2 million in Q2 2006**
- **Operating Income – $2.6 million**
  - **8% increase over $2.4 million in Q2 2006**
- **Adjusted EBITDA – $7.2 million**
  - **9% increase over $6.6 million in Q2 2006**

(1) excluding integration costs

Money Transfer: Q2 2007 Business Highlights (Cont'd)

- Increased total transfers by 13% year-over-year
- Increased non-US transfers by 68% year-over-year
- Diminishing reliance on Mexico:
  - Mix of non-Mexican transfers improved from 54% in Q2 2006 to 60% in Q2 2007
- Transfers to Mexico declined by 1.5% in Q2 2007 over Q2 2006; however, June transactions reflected growth year-over-year
  - Promising progress when compared to prior quarter year-over-year Mexican transfers, which declined by 4.2% in Q1 2007 over Q1 2006
- Non-US markets represent 22% of the total transfers, up from 15% a year ago

Money Transfer: Q2 2007 Business Highlights

- Expanded global correspondent agent network by more than 15,000 locations:
  - Signed Banamex in Mexico for 4,500 payout locations
  - Signed Post Bank in Poland for 8,000 payout locations
  - Signed other correspondents for more than 3,500 payout locations primarily in India, Turkey and Kenya
- Continued cooperation to leverage combined business assets with positive results to date:
  - Signed first C-store chain, a 100+ store chain in Arizona and New Mexico, through PaySpot network to sell money transfer: roll out in Q3
  - Signed RIA agents in the U.S. and Spain to sell prepaid products
  - Successfully processing transactions for Veloz products from RIA operations center
  - Received board approval from Corporation Bank in India; Bank awaiting RBI approval to commence correspondent services for RIA
- Received licenses to operate in Belgium and Ireland

Q2 2007 Summary

- Cash EPS* of $0.29 within guidance range
- Expanded outsourcing agreement with Post Bank China for deployment of 700+ ATMs
- Operate nearly 10,000 ATMs across EMEA and Asia Pacific
- Continued to expand the significance of Asia Pacific EFT business
- Off to a great start to leverage the value of Money Transfer, Prepaid and EFT business assets
- Significantly expanded RIA’s global correspondent network by more than 15,000 payout locations
- Introduced two new large and promising prepaid countries
- Signed large retailers in key prepaid markets including an exclusive multi-country prepaid agreement
- Strong pipeline of ATMs under contract: one of the largest contracted ATM backlogs in our history
- Q3 2007 Cash EPS* expected to be approximately $0.31 to $0.32

Questions?

Mike Brown

Chairman & CEO

Rick Weller

EVP & CFO

Jeff Newman

EVP & General Counsel

Supplemental Data:

The following schedules provided a full reconciliation of non-GAAP Financial Measures. Management believes that Adjusted EBITDA provides useful information to investors because it is an indicator of the strength and performance of our ongoing business operations, including our ability to fund capital expenditures, acquisitions and operations and to incur and service debt. While depreciation and amortization are considered operating costs under generally accepted accounting principles, these expenses primarily represent non-cash current period allocation of costs associated with long-lived assets acquired in prior periods. Similarly, the expense recorded for share-based compensation does not represent a current or future period cash cost. Adjusted EBITDA, defined as operating income excluding the costs of depreciation, amortization and share-based compensation, is a calculation commonly used as a basis for investors, analysts and credit rating agencies to evaluate and compare the periodic and future operating performance and value of companies within the payment processing industry.

Additionally, management analyzes historical results adjusted for certain items that are incremental to the baseline of the business. Generally these items include gains or losses associated with the sale of the business assets or operations, market development costs, foreign exchange translations, discontinued operations and other similar items. Management believes the exclusion of these items provides a better basis for evaluating the underlying business unit performance.

Supplemental Data:

EURONET WORLDWIDE, INC.
Reconciliation of Operating Income to Adjusted EBITDA by Segment
(unaudited - in millions)

	Three Months Ended June 30, 2007			
	EFT Processing	Prepaid Processing	Money Transfer	Consolidated
Operating Income	$ 9.2	$ 9.9	$ 1.4	$ 15.9
Add: Depreciation and amortization	4.0	3.7	4.8	12.6
Add: Share-based compensation	-	0.1	-	1.9
Earnings before interest, taxes, depreciation, amortization and share-based compensation (Adjusted EBITDA)	$ 13.2	$ 13.7	$ 6.2	$ 30.4

Supplemental Data:

EURONET WORLDWIDE, INC.
Reconciliation of Operating Income to Adjusted EBITDA by Segment
(unaudited - in millions)

	Three Months Ended June 30, 2006			
	EFT Processing	**Prepaid Processing**	**Money Transfer**	**Consolidated**
Operating Income	$ 8.8	$ 8.7	$ (0.6)	$ 12.2
Add: Depreciation and amortization	3.5	3.5	0.1	7.2
Add: Share-based compensation	-	-	-	1.9
Earnings before interest, taxes, depreciation, amortization and share-based compensation (Adjusted EBITDA)	$ 12.3	$ 12.2	$ (0.5)	$ 21.3

Supplemental Data:

EURONET WORLDWIDE, INC.
Reconciliation of Operating Income to Adjusted EBITDA by Segment
(unaudited - in millions)
Three Months Ended June 30, 2005

	Consolidated
Operating Income	$ 11.3
Add: Depreciation and amortization	5.7
Add: Share-based compensation	1.3
Earnings before interest, taxes, depreciation, amortization and share-based compensation (Adjusted EBITDA)	$ 18.3

Supplemental Data:

EURONET WORLDWIDE, INC.
Reconciliation of Money Transfer Segment Results
to Pro Forma Money Transfer Segment Results excluding integration costs
(unaudited - in millions)

	Three Months Ended June 30,					
	2007			2006		
	Total Revenues	Adjusted EBITDA	Operating Income	Total Revenues	Adjusted EBITDA	Operating Income
Money Transfer Segment	$ 49.2	$ 6.2	$ 1.4	$ 0.8	$ (0.5)	$ (0.6)
Less: Integration costs	-	(0.7)	(0.9)	-	-	-
Add: Pro forma adjustments	2.5	0.3	0.3	46.4	7.1	3.0
Pro Forma Money Transfer Segment excluding integration costs	$ 51.7	$ 7.2	$ 2.6	$ 47.2	$ 6.6	$ 2.4

Supplemental Data:

EURONET WORLDWIDE, INC.

Reconciliation of Net Income Excluding Intangible Assets Amortization, Foreign Exchange, Share-Based Compensation, Discontinued Operations and Debt Restructuring Charges

(unaudited - in millions, except share and per share data)

	Three Months Ended June 30, 2007		Three Months Ended June 30, 2006	
Net income	$ 8.6		$ 11.1	
Convertible debt issuance costs	0.2	(2)	0.2	(1)
Interest on convertible debt	0.6	(2)	0.6	(1)
Earnings applicable for common shareholders	9.4		11.9	
Money transfer integration charges	0.9		-	
Foreign exchange loss (gain)	(1.3)		(2.8)	
Share-based compensation, net of tax	1.8		1.9	
Intangible asset amortization, net of tax	4.9		1.6	
Earnings applicable for common shareholders before foreign exchange gains/losses and share-based compensation	$ 15.7		$ 12.6	
Adjusted earnings per share - diluted (3)	$ 0.29		$ 0.29	
Diluted weighted average shares outstanding, before assumed conversion of 1.625% convertible debentures	49,359,226		38,585,080	
Effect of assumed conversion of 1.625% convertible debentures (1)	-		4,163,488	
Diluted weighted average shares outstanding	49,359,226		42,748,568	
Effect of assumed conversion of 1.625% convertible debentures (2)	4,163,488		-	
Effect of unrecognized share-based compensation on diluted shares outstanding	1,025,403		674,735	
Adjusted diluted weighted average shares outstanding	54,548,117		43,423,303	

(1) As required by GAAP, the interest cost and amortization of the convertible debt issuance cost are excluded from income for the purpose of calculating diluted earnings per share for any period when the convertible debentures, if converted, would be dilutive to earnings per share. Further, the convertible shares are treated as if all were outstanding for the period. The assumed conversion of the Company's 1.625% convertible debentures was dilutive to the Company's diluted GAAP earnings per share for the second quarter 2006, but was not dilutive for the second quarter 2007.

(2) Although the assumed conversion of the 1.625% convertible debentures was not dilutive to the Company's diluted GAAP earnings per share for the second quarter 2007, it was dilutive to the Company's diluted cash earnings per share. Accordingly, the interest cost and amortization of the convertible debt issuance cost are excluded from income and the convertible shares are treated as if all were outstanding for the period

(3) Diluted Cash Earnings per Share is a non-GAAP measure that should be considered in addition to, and not as a substitute for, earnings per share computed in accordance with GAAP.