Second Quarter 2008 Corporate Results

July 30, 2008

Presenters

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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:

Adjusted EBITDA 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.

Cash earnings per share (Cash EPS) 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.

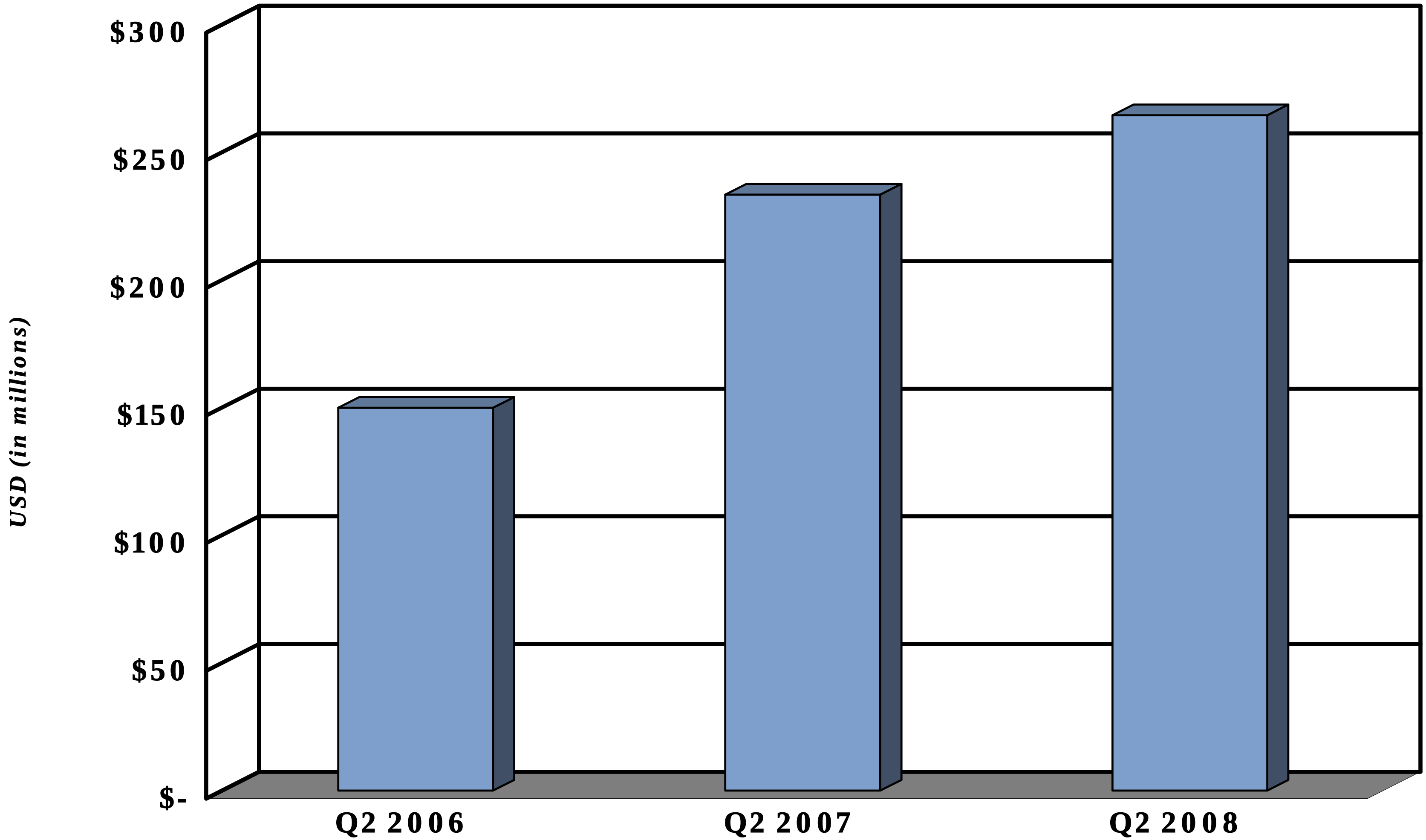
Q2 2008 Financial Report

Rick L. Weller

Q2 2008 Financial Report:
Quarterly Financial Highlights

- Revenue – $264.5 million
  - 13% increase over $233.4 million in Q2 2007
- Operating Income – $17.3 million
  - 13% increase over $15.3 million in Q2 2007
- Adjusted EBITDA – $34.6 million
  - 16% increase over $29.9 million in Q2 2007
- Cash EPS – $0.32
  - 14% increase from $0.28 in Q2 2007

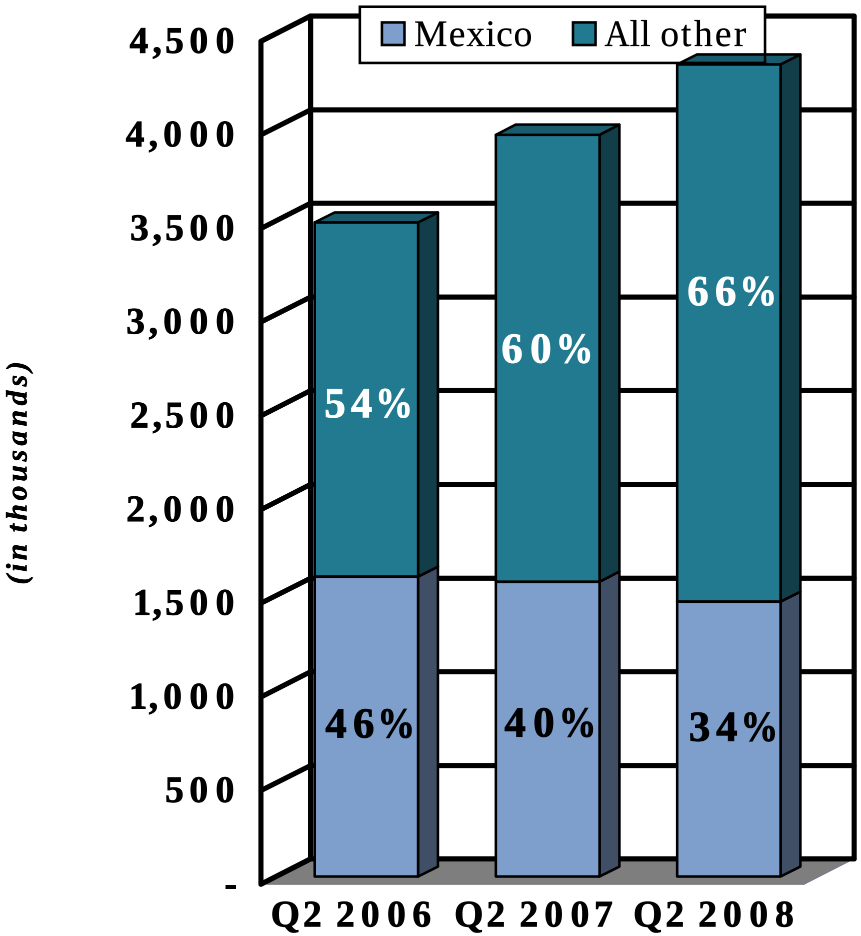
Q2 2008 Financial Report:
Quarterly Consolidated Revenue

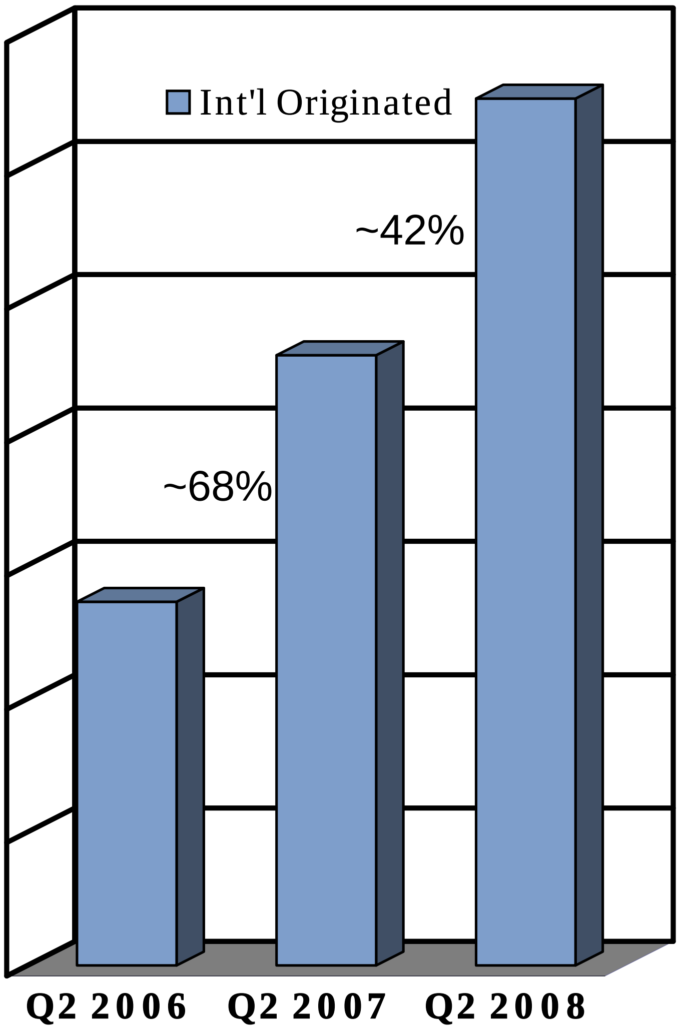


Quarterly Transaction Growth:

Money Transfer Segment

Pro Forma





Q2 2008 Business Segment Results:
Same Quarter Prior Year Comparison

USD (in millions)	Revenue		Operating Income		Adjusted EBITDA	
	Q2 2007	**Q2 2008**	Q2 2007	**Q2 2008**	Q2 2007	**Q2 2008**
EFT Processing	$ 42.0	**$ 52.4**	$ 8.7	**$ 9.0**	$ 12.7	**$ 14.0**
Prepaid Processing	142.2	**152.6**	9.8	**11.4**	13.7	**15.6**
Money Transfer	49.2	**59.5**	1.4	**2.6**	6.2	**7.7**
Subtotal	233.4	**264.5**	19.9	**23.0**	32.6	**37.3**
Corporate, Eliminations & Other	-	**-**	(4.6)	**(5.7)**	(2.7)	**(2.7)**
Consolidated Total	$ 233.4	**$ 264.5**	$ 15.3	**$ 17.3**	$ 29.9	**$ 34.6**

Pro Forma EFT Processing - Adjusted for U.K. Contract Expiration and Cross-Border

	Revenue		Operating Income		Adjusted EBITDA	
	Q2 2007	**Q2 2008**	Q2 2007	**Q2 2008**	Q2 2007	**Q2 2008**
EFT Processing	$ 40.9	**$ 52.0**	$ 8.2	**$ 10.4**	$ 12.2	**$ 15.3**

Q2 2008 Financial Report:

Balance Sheet & Financial Position

USD (in millions)	3/31/2008	6/30/2008
Unrestricted Cash	$ 237.1	**$ 255.6**
Total Assets	1,822.8	**1,854.9**
Total Assets (excluding trust accounts)	1,603.5	**1,631.3**
Total Debt	498.5	**487.1**
Stockholders' Equity	750.9	766.2
Total Debt to Quarterly Annualized Adjusted EBITDA Multiple	4.1x	**3.5x**
Net Debt to Quarterly Annualized Adjusted EBITDA Multiple	2.2x	**1.7x**

Business Overview

Michael J. Brown

EFT Processing Segment

EFT Processing:
Q2 2008 Financial Highlights

- Revenue – $52.4 million
  - 25% increase over $42.0 million in Q2 2007
- Operating Income – $9.0 million
  - 3% increase over $8.7 million in Q2 2007
  - 27% w/o impact UK ATM contract and Cross-Border investment
- Adjusted EBITDA – $14.0 million
  - 10% increase over $12.7 million in Q2 2007
  - 25% w/o impact UK ATM contract and Cross-Border investment

EFT Processing:
Q2 2008 Business Highlights

- Focused on expanding ATM network and outsourcing services
  - 10,160 ATMs live and under management
    - ~1,400 ATMs under contract but not yet installed
  - Signed Delta Bank in Ukraine for ATM network participation
  - Signed IDBI Bank in India to deploy 200 new ATMs
  - Signed Barclays Bank in Pakistan to deploy 100 new ATMs and provide card management services
  - Deployed ~200 ATMs in China prior to the Olympics blackout period
  - Renewed ATM driving agreement with Raiffeisen Bank Serbia
  - Renewed agreement with Tesco in Poland
  - Signed agreement with Tesco in Czech Republic
  - Signed Shareholders' Agreement with Cashlink Bangladesh Ltd (CBL) for 10% equity partnership
    - CBL to provide shared ATM network services and ATM/POS/Card Services to banks in Bangladesh
    - Anticipate going live with four founding banks initially in September 2008

EFT Processing:
Q2 2008 Business Highlights (Cont'd)

- Expansion into ancillary product lines to strengthen core offerings
  - Cross-Border:
    - Completed full roll out for OMV in first country
    - Awarded 'Merchant Acquirer of the Year' by leading industry experts
  - POS:
    - Expanded agreement with Komercijalna Bank in Serbia to include full field services for 10,000 POS terminals
  - Card:
    - Signed Agricultural Bank of Greece in Romania for credit card issuing
    - Signed C3Cards in UAE to process prepaid payroll cards
  - Other Value-added services:
    - Signed ITM software agreements with Aruba bank, Credit Agricola Bank and ING Bank Slaski
    - Continued success with Cashnet, largest shared ATM network in India: 85% transaction growth year-over-year
    - Maintained leadership position in ATM Mobile recharge in India: approximately 300% transaction growth year-over-year
- Strategic decision to sell Essentis software
  - Recognized by blue chip banks as a world-class card processing platform
  - Realign capital and resources to grow our primary business segments
  - Approached by leading software services companies looking for a technologically advanced, world-class card processing platform
  - Expect to sell Essentis over the next 6-12 months

Prepaid Processing Segment

Prepaid Processing:
Q2 2008 Financial Highlights

- Revenue – $152.6 million
  - 7% increase over $142.2 million in Q2 2007
- Operating Income – $11.4 million
  - 16% increase over $9.8 million in Q2 2007
- Adjusted EBITDA – $15.6 million
  - 14% increase over $13.7 million in Q2 2007

Prepaid Processing:
Q2 2008 Business Highlights

- Update on new markets
  - Italy:
    - Signed Rewe Group in Italy for 250 stores initially followed by full implementation in 2009
    - Acquired a network of approximately 2,000 independent retailers as part of a joint venture with Conaedi, a leading distributor
  - India:
    - Launched prepaid services for mobile operator Aircel
    - Launched prepaid services at 1,200 Suvidha lottery stores
- Continued expansion of large retailer sales channels
  - Strengthened prepaid leadership position in Australia
    - Signed Caltex, largest petrol and convenience retailer in Australia, for approximately 700 stores
    - Signed and rolled out approximately 400 stores in total for United Petroleum, Freedom Fuels and Peregrine group
  - Rolled out 120 stores for Kaufhof Warenhaus AG, part of Metro, a leading retail group in Germany
  - Implemented prepaid roll out in Switzerland for Media Markt

Prepaid Processing:
Q2 2008 Business Highlights (Cont'd)

- Continued focus on product diversification strategy
  - Rolled out virtual mobile network operator products (MVNOs) in UK, Spain, Germany and Poland
  - Launched prepaid Nokia maps and music products in Australia
  - Launched VOIP (Voice over IP), calling card and MasterCard prepaid debit card products in UK
  - Signed a major new lottery provider in the UK
- Continued to roll out prepaid at independent retailers
  - Signed approximately 600 independent stores in Australia
  - Signed Wilkinsons, a UK-based hardware and grocery retailer, for 300 stores

Money Transfer Segment

Money Transfer:

Q2 2008 Financial Highlights

Pro Forma

- Revenue – $59.5 million
  - 15% increase over $51.7 million in Q2 2007
- Operating Income – $2.6 million
  - Same as $2.6 million in Q2 2007
- Adjusted EBITDA – $7.7 million
  - 7% increase over $7.2 million in Q2 2007

Money Transfer:
Q2 2008 Business Highlights

- Total transfers increased 9% year-over-year
- Continued growth in non-US markets year-over-year
  - Non-US revenues increased by 64% while transfers increased by 42%
  - Non-US markets represent 30% of the total transfers, up from 22%
- Continued focus on higher-margin transfers to Mexico from the US
  - Transfers to Mexico declined by 7% year-over-year; however, gross profit remained the same as prior year
- Launched money transfer operations in Belgium
- Expanded company-owned stores and agent locations in UK and Italy
- Launched card-based money transfer product on e-pay terminals in UK at company-owned stores and select agent locations
- Signed 33 correspondent partners for distribution across 36 countries since Q2 2007
  - EFT team has been instrumental in signing eight of the 33 correspondents for distribution across 15 countries
  - More than 2,500 locations in the pipeline pending implementation

Summary & Outlook

- Cash EPS of $0.32 from continuing operations
- Continued focus on strengthening our diversified markets and products portfolio
- Strengthened prepaid leadership position in Australia by signing key retailer accounts
- Signed ATM agreements across Europe, Asia and the Middle East
- Took action to limit certain investments
- Strong and improving balance sheet with continued debt repayments
- Q3 and Q4 2008 Cash EPS from continuing operations is expected to be approximately $0.33 and $0.36, respectively.

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, 2008			
	EFT Processing	**Prepaid Processing**	**Money Transfer**	**Consolidated**
Operating Income	$ 9.0	$ 11.4	$ 2.6	$ 17.3
Add: Depreciation and amortization	5.0	4.2	5.1	14.6
Add: Share-based compensation	-	-	-	2.7
Earnings before interest, taxes, depreciation, amortization and share-based compensation (Adjusted EBITDA)	$ 14.0	$ 15.6	$ 7.7	$ 34.6
Adjustment for expiration of U.K. customer contract and cross-border merchant acquiring costs	1.3			
Adjusted EBITDA adjusted for expiration of customer contract and cross-border merchant acquiring costs	$ 15.3			

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	$ 8.7	$ 9.8	$ 1.4	$ 15.3
Add: Depreciation and amortization	4.0	3.8	4.8	12.7
Add: Share-based compensation	-	0.1	-	1.9
Earnings before interest, taxes, depreciation, amortization and share-based compensation (Adjusted EBITDA)	$ 12.7	$ 13.7	$ 6.2	$ 29.9
Adjustment for expiration of U.K. customer contract and cross-border merchant acquiring costs	(0.5)			
Adjusted EBITDA adjusted for expiration of customer contract and cross-border merchant acquiring costs	$ 12.2			

Supplemental Data

EURONET WORLDWIDE, INC.

Reconciliation of Money Transfer Segment Results
to Pro Forma Money Transfer Segment Results
(unaudited - in millions)

	Three Months Ended June 30, 2007		
	Total Revenues	**Adjusted EBITDA**	**Operating Income**
Money Transfer Segment	$ 49.2	$ 6.2	$ 1.4
Add: Pro forma adjustments	2.5	1.0	1.2
Pro Forma Money Transfer Segment	$ 51.7	$ 7.2	$ 2.6

Supplemental Data

EURONET WORLDWIDE, INC.
Reconciliation of Adjusted Cash Earnings per Share
(unaudited - in millions, except share and per share data)

	Three Months Ended June 30, 2008		Three Months Ended June 30, 2007	
Net income	$ 7.8		$ 8.5	
Convertible debt interest and amortization of issuance costs, net of tax	0.5	(1)	0.7	(2)
Earnings applicable for common shareholders	8.3		9.2	
Discontinued operations, net of tax	0.5		(0.2)	
Foreign exchange gain, net of tax	(0.1)		(1.3)	
Share-based compensation, net of tax	1.7		1.8	
Intangible asset amortization, net of tax	4.2		5.0	
Loss on early debt retirement, net of tax	0.1		-	
Non-cash GAAP tax expense	1.9		-	
Impairment loss on investment securities	1.3		-	
Money transfer integration charges	-		0.9	
Earnings applicable for common shareholders before foreign exchange gains/losses and share-based compensation	$ 17.9		$ 15.4	
Adjusted cash earnings per share - diluted (3)	$ 0.32		$ 0.28	
Diluted weighted average shares outstanding, before assumed conversion of 1.625% convertible debentures	50,575,414		49,359,226	
Effect of assumed conversion of 1.625% convertible debentures (1)	4,163,488		-	
Diluted weighted average shares outstanding	54,738,902		49,359,226	
Effect of assumed conversion of 1.625% convertible debentures (2)	-		4,163,488	
Effect of unrecognized share-based compensation on diluted shares outstanding	1,327,633		1,025,403	
Adjusted diluted weighted average shares outstanding	56,066,535		54,548,117	

(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 debenture was dilutive to the Company's diluted GAAP earnings per share for the second quarter 2008, 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) Adjusted 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.