Euronet™ WORLDWIDE

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Third Quarter 2007 Corporate Results

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Presenters

Michael J. Brown, Chairman & CEO

Kevin Caponecchi, President

Rick L. Weller, EVP & CFO

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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:

***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.*

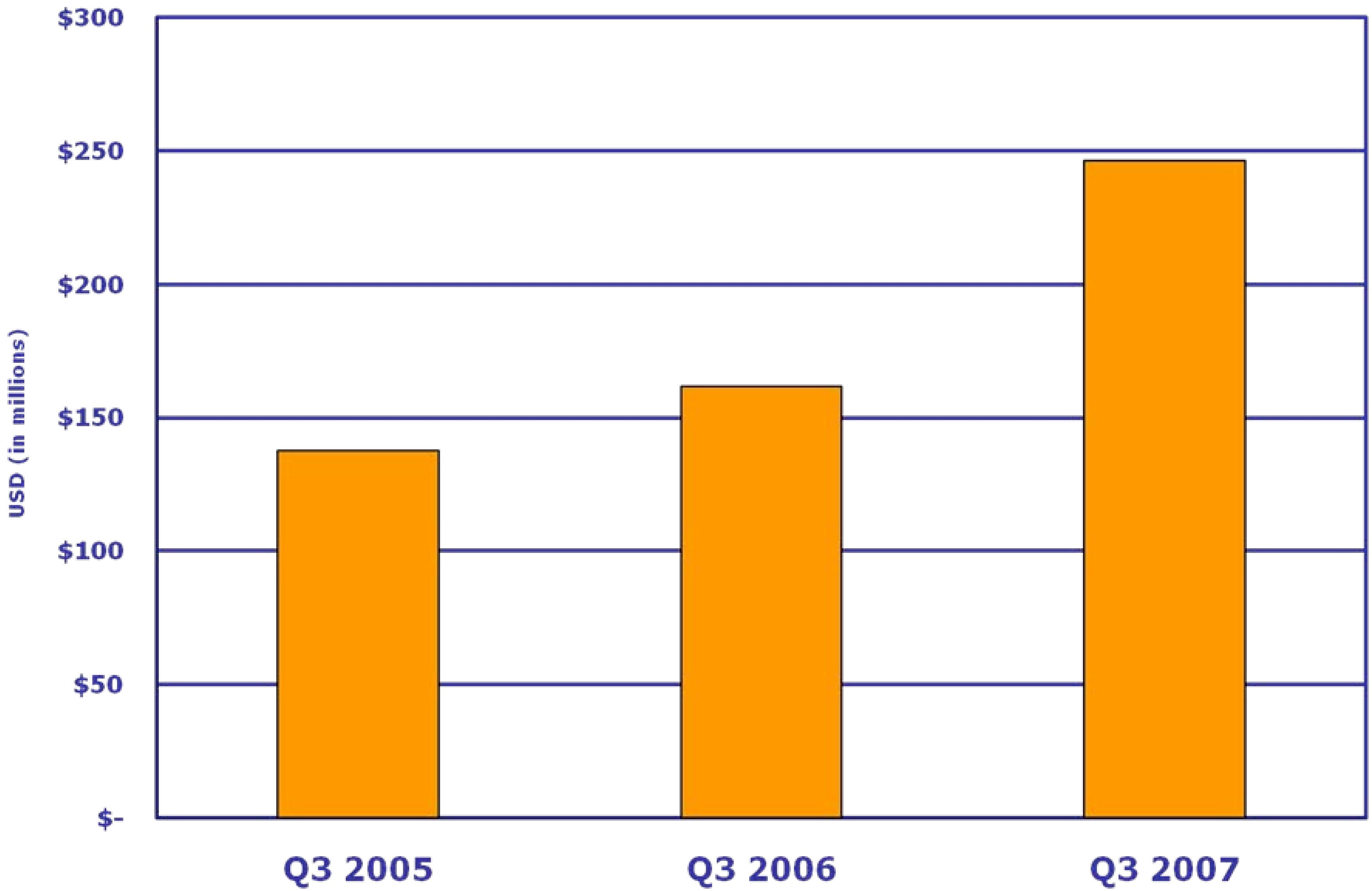
See reconciliation of non-GAAP items in the attached supplemental data.

Rick Weller
Chief Financial Officer

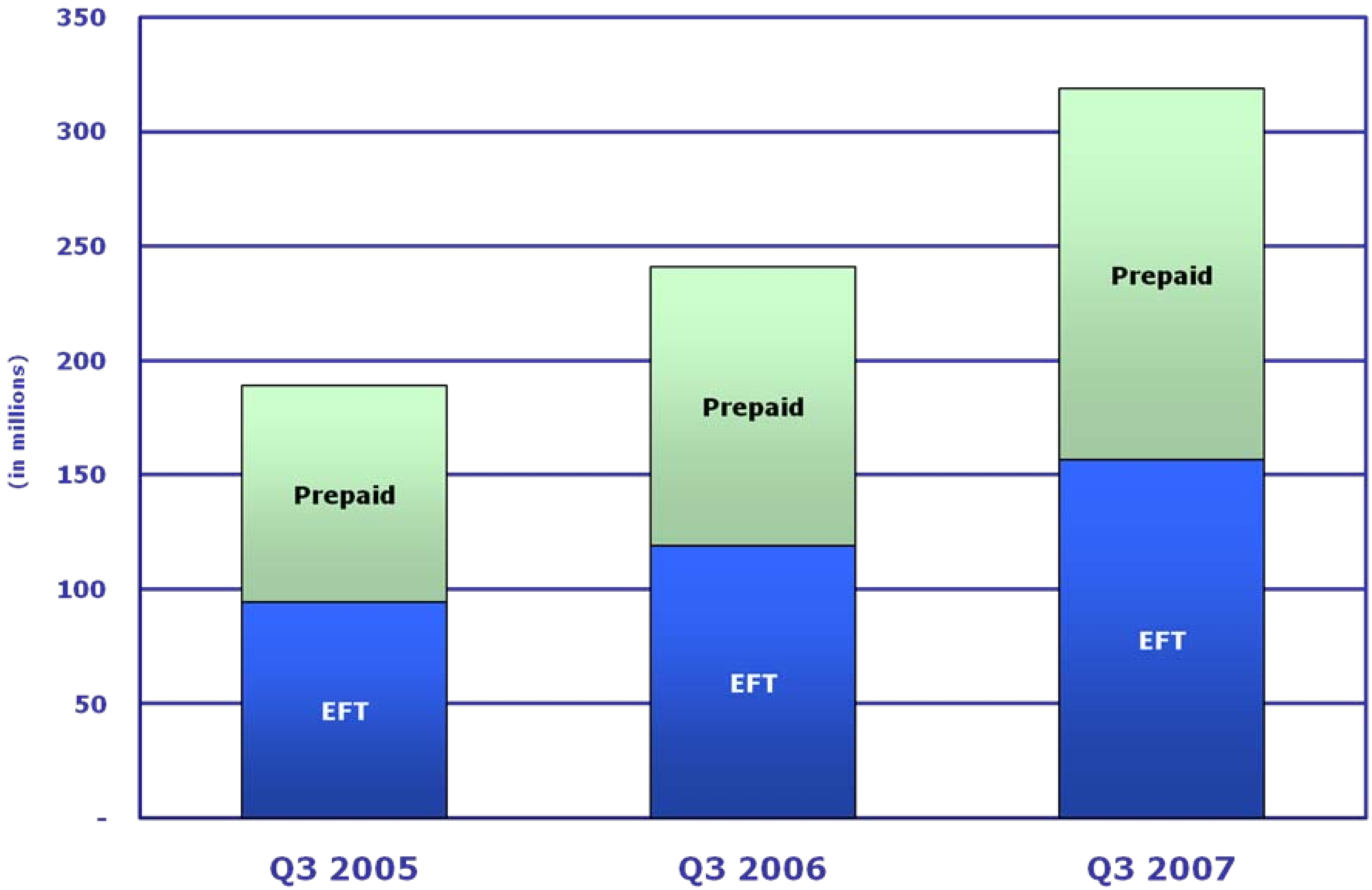
Q3 2007 Financial Report: Quarterly Financial Highlights

- **Revenue – $246.3 million**
  - 52% increase over $161.7 million in Q3 2006
- **Operating Income – $16.8 million**
  - 28% increase over $13.1 million in Q3 2006
- **Adjusted EBITDA – $34.4 million**
  - 53% increase over $22.5 million in Q3 2006
- **Cash EPS – $0.32**
  - 3% increase over $0.31 in Q3 2006

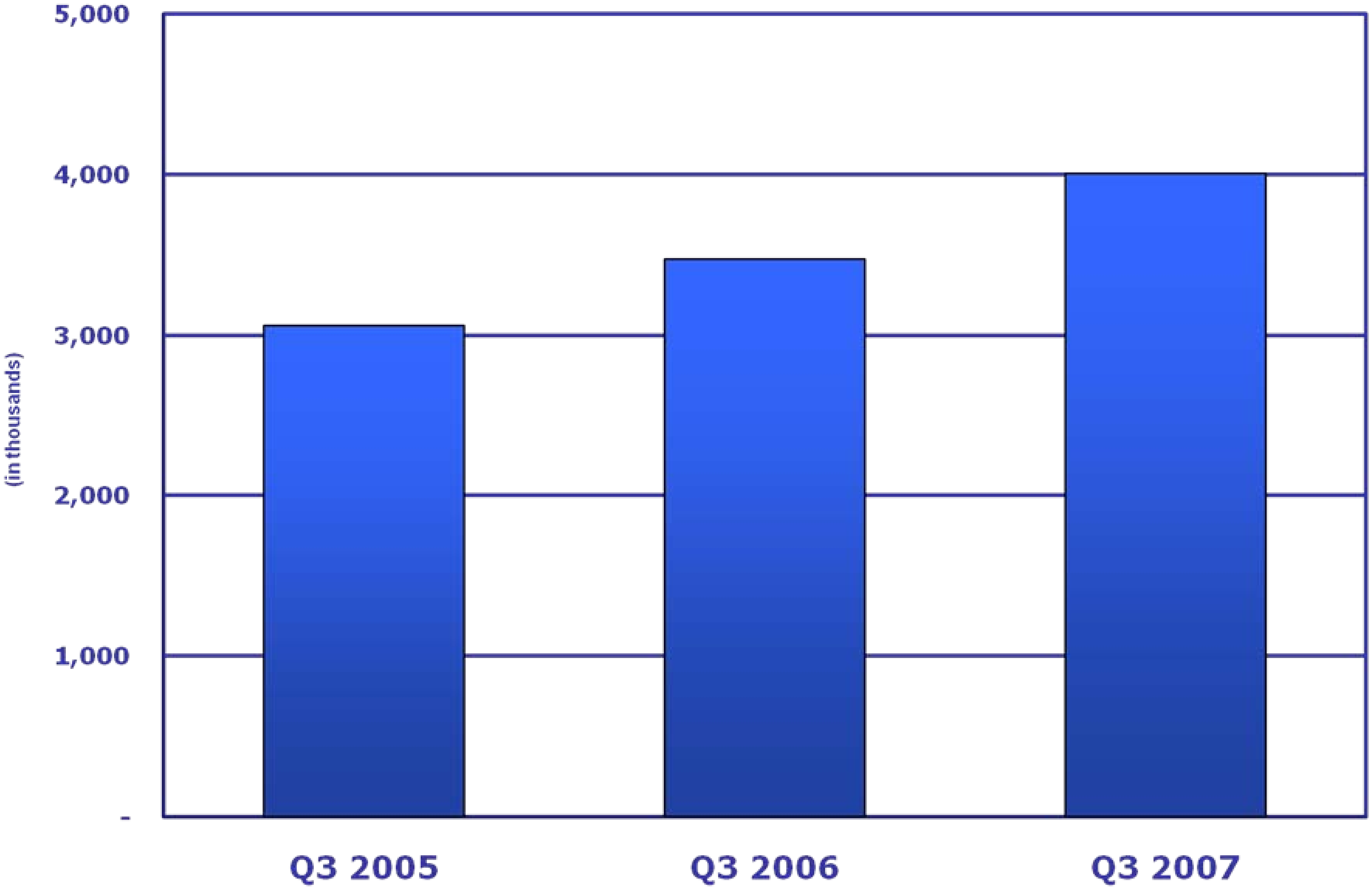
Q3 2007 Financial Report: Quarterly Consolidated Revenue



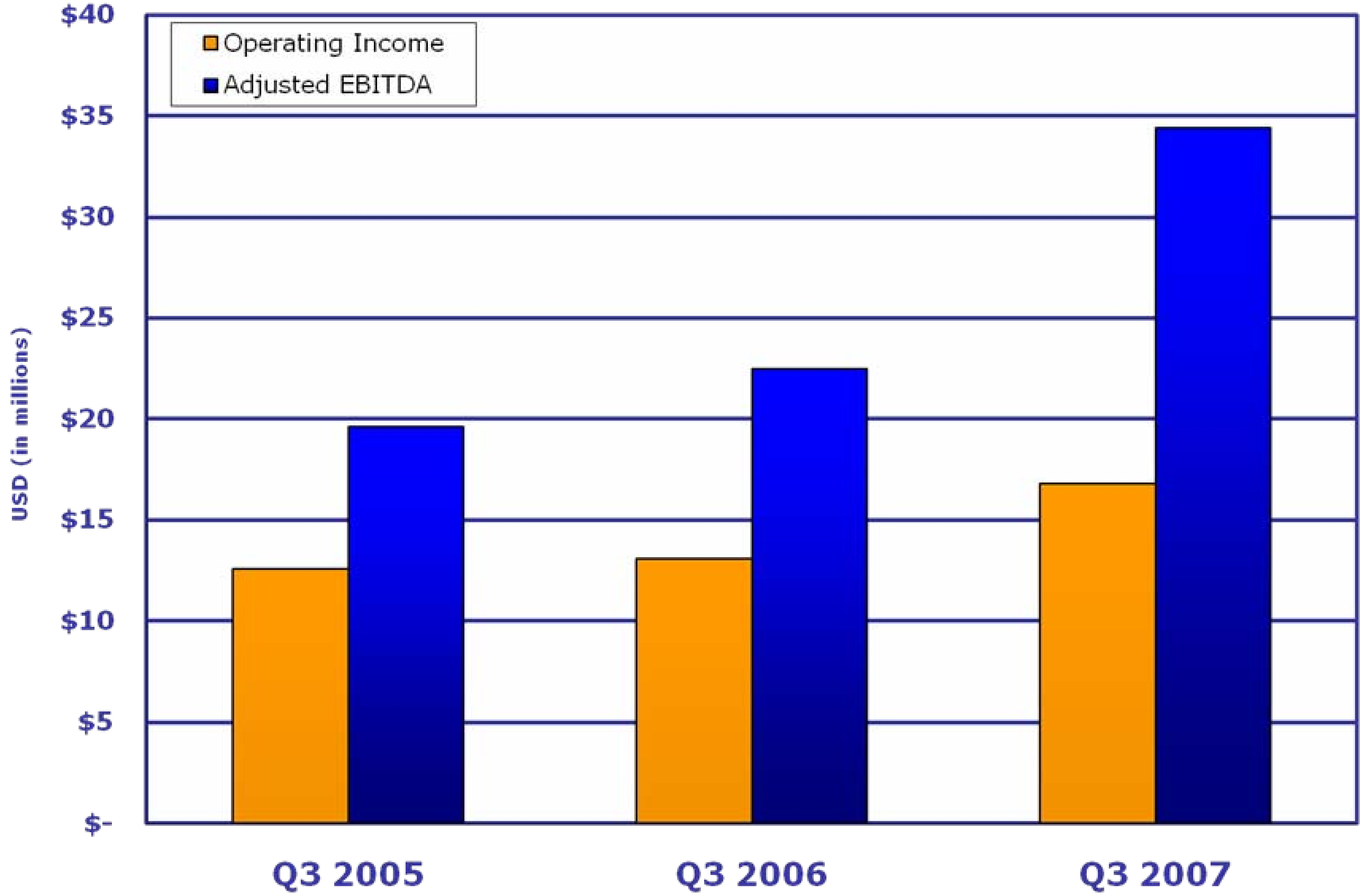
Quarterly Transaction Growth:
EFT and Prepaid Combined



Quarterly Transaction Growth:
Money Transfer Segment



Q3 2007 Financial Report:
Quarterly Consolidated Op Income & Adjusted EBITDA



Q3 2007 Business Segment Results: Same Quarter Prior Year Comparison

USD (in millions)	Revenue		Operating Income		Adjusted EBITDA	
	Q3 2006	**Q3 2007**	Q3 2006	**Q3 2007**	Q3 2006	**Q3 2007**
EFT Processing	$ 40.5	**$ 48.1**	$ 9.2	**$ 10.3**	$ 12.9	**$ 14.9**
Prepaid Processing	120.3	**144.6**	9.6	**8.7**	13.2	**14.7**
Money Transfer	0.9	**53.6**	(0.8)	**3.4**	(0.7)	**7.6**
Subtotal	161.7	**246.3**	18.0	**22.4**	25.4	**37.2**
Corporate, Eliminations & Other	-	**-**	(4.9)	**(5.6)**	(2.9)	**(2.8)**
Consolidated Total	$ 161.7	**$ 246.3**	$ 13.1	**$ 16.8**	$ 22.5	**$ 34.4**

Pro Forma Money Transfer

USD (in millions)	Revenue		Operating Income		Adjusted EBITDA	
	Q3 2006	**Q3 2007**	Q3 2006	**Q3 2007**	Q3 2006	**Q3 2007**
Money Transfer	$ 47.2	**$ 53.6**	$ 2.3	**$ 3.4**	$ 6.6	**$ 7.6**

Q3 2007 Financial Report:
Balance Sheet & Financial Position

USD (in millions)	6/30/07	9/30/07
Unrestricted Cash	$ 282.3	$ 251.4
Total Assets	1,745.3	1,804.9
Total Assets (excluding trust accounts)	1,557.8	1,571.2
Total Debt	568.8	524.9
Stockholders' Equity	625.1	691.7
Total Debt to Quarterly Annualized Adjusted EBITDA Multiple	4.7x	3.8x
Net Debt to Quarterly Annualized Adjusted EBITDA Multiple	2.4x	2.0x

Michael J. Brown

Chairman & CEO

EFT Processing Segment

EFT Processing: Q3 2007 Financial Highlights

- **Revenue – $48.1 million**
  - 19% increase over $40.5 million in Q3 2006
  - 5% increase over $45.7 million in Q2 2007
- **Operating Income – $10.3 million**
  - 12% increase over $9.2 million in Q3 2006
  - 12% increase over $9.2 million in Q2 2007
- **Adjusted EBITDA – $14.9 million**
  - 16% increase over $12.9 million in Q3 2006
  - 13% increase over $13.2 million in Q2 2007

EFT Processing:
Q3 2007 Business Highlights

EMEA

- Expanded network participation agreement with Unicredit Bank Ukraine
- Extended significant customer relationships in Poland: Millennium Bank and BRE Multibank for ATM outsourcing and network participation
- Signed network participation agreement with Citibank in Czech Republic
- Signed POS processing agreement with Afripayments in Kenya
- Continued efforts to expand customer pipeline for card processing:
  - Signed agreement with TBI Credit to provide credit card processing services in Romania
  - Signed our first cinema partner – Cineplex – a large cinema-chain, for payment processing services
  - Signed and rolled out 200 Ulla Popken stores, a retail chain in Germany, for payment processing services
  - Anticipate OMV SEPA compliant project to go live in January 2008

EFT Processing:
Q3 2007 Key Business Highlights (Cont'd)

Asia Pacific

- Euronet signs fourth customer in China:
  - Standard Chartered Bank (SCB) for ATM and card outsourcing services for 120 existing ATMs and 200 new ATMs for deployment
- Implemented ATM and card outsourcing operations for SCB in UAE and Philippines
  - Launched live operations in six of the ten contracted SCB countries to date
  - In progress to roll out remaining contracted countries
- Expanded agreement with HSBC India to provide management services for 60 branch ATMs
- Increased ATMs under management in India by 20% year-over-year
  - 2,154 ATMs live and under management for 11 banks
  - 659 ATMs under contract but not yet installed
- Continued expansion of Cashnet India shared ATM network: more than 7,150 ATMs and 13 member banks

EFT Processing:
Q3 2007 Key Business Highlights (Cont'd)

Middle East Joint Venture

- Signed ATM processing agreement with Financial Smart Card in Algeria including debit card management and national switch services
- Expanded agreements with Barclays in UAE and ABC Bank in Jordan to add new functionalities
- Continued expansion of customer pipeline: signed agreements with 12 banks in six countries since formation in July 2005

Software

- Launched mobile top-up from the handset in Suriname through DSB Bank: first of its kind offering in the country
- Signed additional Essentis license agreement with ABN Amro in Netherlands to support their ongoing debit card operations
- Expanded agreement with PKO-BP in Poland to upgrade their system to the latest Essentis release and implement additional functionality

Prepaid Processing Segment

Prepaid Processing: Q3 2007 Financial Highlights

- **Revenue – $144.6 million**
  - **20% increase over $120.3 million in Q3 2006**
- **Operating Income – $8.7 million**
  - **9% decrease from $9.6 million in Q3 2006**
- **Adjusted EBITDA – $14.7 million**
  - **11% increase over $13.2 million in Q3 2006**

Prepaid Processing: Q3 2007 Business Highlights

New Markets

- Signed direct agreement with Telecom Italia Mobile (TIM), the largest mobile operator in Italy, to distribute prepaid product to independent retailer network
- Rolled out nearly 3,000 stores in the organized retail segment in India for prepaid since launch

Poland

- Strengthened presence in petro-chain stores:
  - Renewed agreement with Statoil for prepaid at 200 petrol stations
  - Providing prepaid processing services for Lekkerland at 250 Shell petrol stations
- Commenced prepaid rollout to 450 HDS Polska stores situated in high foot-traffic locations

Germany

- Completed roll out to 3,000 Plus stores, the largest discount retailer in Germany
- Signed a supermarket and department store chain in Germany for prepaid at 150 stores

Spain

- Signed Shell petrol stations to offer complete wireless product suite

Prepaid Processing:
Q3 2007 Business Highlights

Romania
- Signed and live with Cosmote, third mobile operator in the country
- Extended distribution agreement with a leading regional distributor - Mobile Distribution Hargitha

UK
- Launched top-up service for two prepaid debit cards
- Signed agreement with a new virtual mobile network for web top-up solution
- Launched mobile top-up service for British Telecom (BT)

US
- Expanded c-store chain presence by adding 580 stores for three new retailers:
  - Stewart's Shops, Strasburger Enterprises and Unimart
- Completed prepaid rollout to 400 Chevron company-operated c-stores
- Signed Azteca and Movida for handset distribution into Hispanic retail stores including RIA agents/stores

Australia
- Signed Retravision, a large electronics retailer, to offer new closed loop gift card product in over 400 stores
- Signed prepaid agreement with Optus to roll out 100 Kiosks following successful pilot
- Signed Vodafone core store network and BP buying group to process prepaid on approximately 400 terminals

Prepaid Processing: Q3 2007 Business Highlights (Cont'd)

ATX

- Expanded ATX transaction volume from 9 million in Q1 2006 to nearly 44 million in Q3 2007. Over that period:
  - Revenue per transaction for ATX decreased from 6 cents to 4 cents while operating profit increased by 300%
  - Revenue per transaction for Prepaid Segment including ATX decreased from $1.15 to $0.89
  - Revenue per transaction for Prepaid Segment excluding ATX decreased from $1.25 to $1.20
- Signed Family Food Centre, the largest supermarket and distribution company in Qatar, for prepaid
- Signed Logicartes, a top-tier wholesaler in France, to offer ATX prepaid solution to its customers

Money Transfer Segment

Money Transfer Segment: Q3 2007 Pro Forma Financial Highlights

- **Revenue – $53.6 million**
  - 14% increase over $47.2 million in Q3 2006
- **Operating Income – $3.4 million**
  - 48% increase over $2.3 million in Q3 2006
- **Adjusted EBITDA – $7.6 million**
  - 15% increase over $6.6 million in Q3 2006

Money Transfer: Q3 2007 Business Highlights (Cont'd)

- Increased total transfers by 15% year-over-year
- Increased non-US transfers by approximately 70% year-over-year
- Non-US markets represent 25% of the total transfers, up from 16% a year ago
- Diminishing reliance on Mexico:
  - Continued improvement in mix of non-Mexican transfers from 56% in Q3 2006 to 62% in Q3 2007
- Mexico transaction volume growth shows stabilization year-over-year
  - 0.5% in Q3 2007 over Q3 2006
  - (1.5%) in Q2 2007 over Q2 2006
  - (4.2%) in Q1 2007 over Q1 2006

Money Transfer: Q3 2007 Business Highlights

- Total agent network of over 11,000 stores
- Continued expansion of global payout network: 56,515 payout locations
  - Increased payout locations by 34% quarter-on-quarter
  - Commenced payout services through Banamex bank branches in Mexico and Post Bank in Poland
- Strengthened payout network in the Philippines by signing Bank of the Philippine Islands for 700+ locations
- Signed correspondent agreement with Bank Niaga for 212 locations to launch service to Indonesia

Q3 2007 Summary

- Cash EPS* of $0.32 in line with the upper end of our guidance
- Signed fourth customer in China: Standard Chartered Bank
- Continued success in implementing multi-country agreements such as Standard Chartered Bank
- Increased global money transfer payout network by 34% sequentially
- Non-US originated money transfers increased by approximately 70% year-over-year
- Posted sequential Adjusted EBITDA and operating profit growth in each of our three segments
- Expanded on card processing clients
- Reduced total indebtedness by over $40 million; $25 million of which was RIA acquisition related debt
- Q4 2007 Cash EPS* expected to be $0.34 to $0.35

Questions?

Mike Brown

Chairman & CEO

Kevin Caponecchi

President

Rick Weller

EVP & CFO

Jeffrey 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 September 30, 2007			
	EFT Processing	**Prepaid Processing**	**Money Transfer**	**Consolidated**
Operating Income	$ 10.3	$ 8.7	$ 3.4	$ 16.8
Add: Depreciation and amortization	4.6	6.0	4.2	15.2
Add: Share-based compensation	-	-	-	2.4
Earnings before interest, taxes, depreciation, amortization and share-based compensation (Adjusted EBITDA)	$ 14.9	$ 14.7	$ 7.6	$ 34.4

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 September 30, 2006			
	EFT Processing	**Prepaid Processing**	**Money Transfer**	**Consolidated**
Operating Income	$ 9.2	$ 9.6	$ (0.8)	$ 13.1
Add: Depreciation and amortization	3.7	3.5	0.1	7.4
Add: Share-based compensation	-	0.1	-	2.0
Earnings before interest, taxes, depreciation, amortization and share-based compensation (Adjusted EBITDA)	$ 12.9	$ 13.2	$ (0.7)	$ 22.5

Supplemental Data:

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

	Consolidated
Operating Income	$ 12.6
Add: Depreciation and amortization	5.7
Add: Share-based compensation	1.3
Earnings before interest, taxes, depreciation, amortization and share-based compensation (Adjusted EBITDA)	$ 19.6

Supplemental Data:

EURONET WORLDWIDE, INC.
Reconciliation of Money Transfer Segment Results
to Pro Forma Money Transfer Segment Results
Three Months Ended September 30, 2006
(unaudited - in millions)

	Total Revenues	Adjusted EBITDA	Operating Income
Money Transfer Segment	$ 0.9	$ (0.7)	$ (0.8)
Add: Pro forma adjustments	46.3	7.3	3.1
Pro Forma Money Transfer Segment	$ 47.2	$ 6.6	$ 2.3

Supplemental Data:

EURONET WORLDWIDE, INC.

Reconciliation of Diluted Cash Earnings per Share

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

	Three Months Ended September 30, 2007		Three Months Ended September 30, 2006	
Net income	$ 14.8		$ 10.4	
Amortization of convertible debt issuance costs	0.2	(1)	0.2	(1)
Interest on convertible debt	0.6	(1)	0.6	(1)
Earnings applicable for common shareholders	15.6		11.2	
Loss on early debt retirement	0.4		-	
Foreign exchange gain	(8.6)		(1.1)	
Share-based compensation, net of tax of $0.0 in 2007 and $0.1 in 2006	2.4		1.9	
Intangible asset amortization, net of tax of negative ($0.3) in 2007 and $0.6 in 2006 (3)	8.0		1.6	
Earnings applicable for common shareholders before foreign exchange gains/losses and share-based compensation	$ 17.8		$ 13.6	
Cash earnings per share - diluted (2)	$ 0.32		$ 0.31	
Diluted weighted average shares outstanding (1)	54,439,296		42,525,511	
Effect of unrecognized share-based compensation on diluted shares outstanding	1,144,223		873,176	
Adjusted diluted weighted average shares outstanding	55,583,519		43,398,687	

(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 Company's 1.625% convertible debentures were dilutive to the Company's diluted cash earnings per share for the second quarter 2007 and for the second quarter 2006.

(2) 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.

(3) Includes a cumulative adjustment for additional intangible asset amortization related to certain acquisitions completed prior to 2007.