SEC Form 4

**FORM 4**

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. *See* Instruction 1(b).

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

### STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934
or Section 30(h) of the Investment Company Act of 1940

| 1. Name and Address of Reporting Person* | 2. Issuer Name **and** Ticker or Trading Symbol | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) |
|---|---|---|

1. Name and Address of Reporting Person*

GARDINER JOHN A

(Last)      (First)      (Middle)

LANGTONS, 40 HIGH ROAD
CHIGWELL, ESSEX

(Street)

ENGLAND
IG76D      X0

(City)      (State)      (Zip)

2. Issuer Name **and** Ticker or Trading Symbol
EURONET WORLDWIDE INC [ EEFT ]

3. Date of Earliest Transaction (Month/Day/Year)
04/06/2004

4. If Amendment, Date of Original Filed (Month/Day/Year)

5. Relationship of Reporting Person(s) to Issuer (Check all applicable)

|   | Director |   | 10% Owner |
|---|---|---|---|
| X | Officer (give title below) |   | Other (specify below) |

Executive Vice President

6. Individual or Joint/Group Filing (Check Applicable Line)

X    Form filed by One Reporting Person

Form filed by More than One Reporting Person

## Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | | 4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5) | | | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | Code | V | Amount | (A) or (D) | Price | | | |
| Common stock, par value $0.02 per share | 04/06/2004 | | S[1] | | 5,000 | D | $20.9 | 647,985 | D | |
| Common stock, par value $0.02 per share | 04/06/2004 | | S[1] | | 5,000 | D | $20.8 | 652,985 | D | |
| Common stock, par value $0.02 per share | 04/06/2004 | | S[1] | | 5,000 | D | $20.7 | 657,985 | D | |
| Common stock, par value $0.02 per share | 04/06/2004 | | S[1] | | 5,000 | D | $20.6 | 662,985 | D | |
| Common stock, par value $0.02 per share | 04/06/2004 | | S[1] | | 5,000 | D | $20.5 | 667,985 | D | |
| Common stock, par value $0.02 per share | 04/06/2004 | | S[1] | | 5,000 | D | $20.4 | 672,985 | D | |
| Common stock, par value $0.02 per share | 04/06/2004 | | S[1] | | 5,000 | D | $20.3 | 677,985 | D | |
| Common stock, par value $0.02 per share | 04/06/2004 | | S[1] | | 5,000 | D | $20.2 | 682,985 | D | |
| Common stock, par value $0.02 per share | 04/06/2004 | | S[1] | | 5,000 | D | $20.1 | 687,985 | D | |

## Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
### (e.g., puts, calls, warrants, options, convertible securities)

| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transaction Code (Instr. 8) | | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | | 6. Date Exercisable and Expiration Date (Month/Day/Year) | | 7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4) | | 8. Price of Derivative Security (Instr. 5) | 9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4) | 10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 11. Nature of Indirect Beneficial Ownership (Instr. 4) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Code | V | (A) | (D) | Date Exercisable | Expiration Date | Title | Amount or Number of Shares | | | | |

**Explanation of Responses:**

1. All of the sales reported on this form are program trades under a Rule 10b5-1 plan.

Jeffrey B. Newman, Attorney in fact

04/08/2004

** Signature of Reporting Person      Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, *see* Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.**