Second Quarter 2010 Corporate Results

July 28, 2010

Presenters
Michael J. Brown, Chairman & CEO
Kevin J. Caponecchi, President
Rick L. Weller, EVP & CFO
Jeffrey B. Newman, EVP & General Counsel

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: conditions in world financial markets and general economic conditions; technological developments affecting the market for the Company's products and services; foreign currency exchange fluctuations; the Company's ability to renew existing contracts at profitable rates; and changes in laws and regulations affecting the Company's business, including immigration laws. 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 via the SEC's Edgar website or 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. The Company regularly posts important information to the investor relations section of its website

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, share-based compensation expenses and other non-operating or non-recurring items. Although these items are considered operating costs under U.S. GAAP, these expenses primarily represent non-cash current period allocations of costs associated with long-lived assets acquired in prior periods. Similarly, expense recorded for share-based compensation does not represent a current or future period cash cost.

Adjusted cash earnings per share (Cash EPS) is defined as diluted U.S. GAAP earnings per share excluding the tax-effected impacts of: a) foreign exchange gains or losses, b) discontinued operations, c) gains or losses from the early retirement of debt, d) share-based compensation, e) acquired intangible asset amortization, f) non-cash interest expense, g) non-cash income tax expense, and h) other non-operating or non-recurring items. Adjusted cash earnings per share includes shares potentially issuable in settlement of convertible bonds or other obligations, if the assumed issuances are dilutive to adjusted cash earnings per share.

The reconciliation of non-GAAP items is included in the attached supplemental data.

Euronet WORLDWIDE

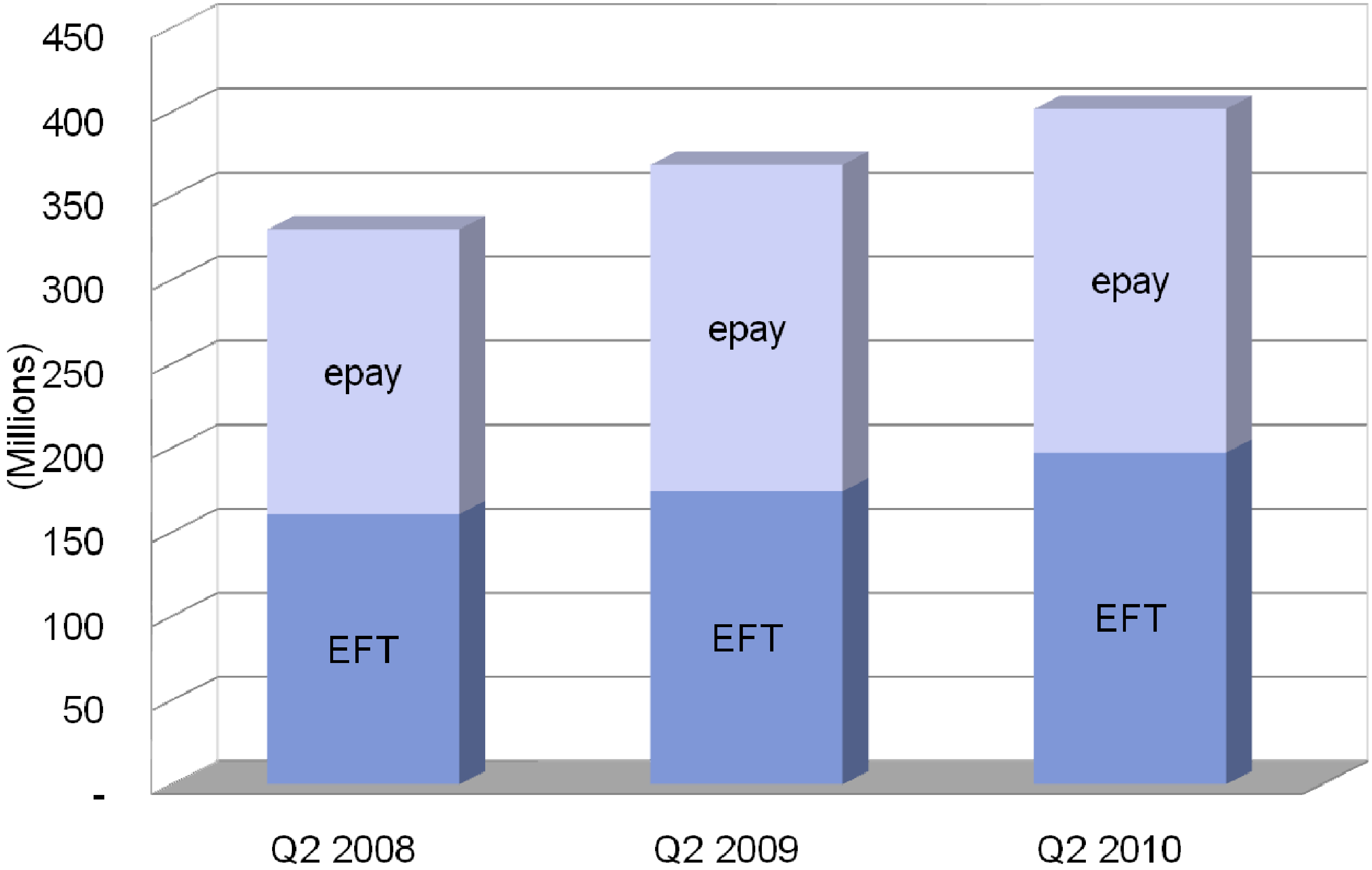
Q2 2010 Financial Report

Rick L. Weller

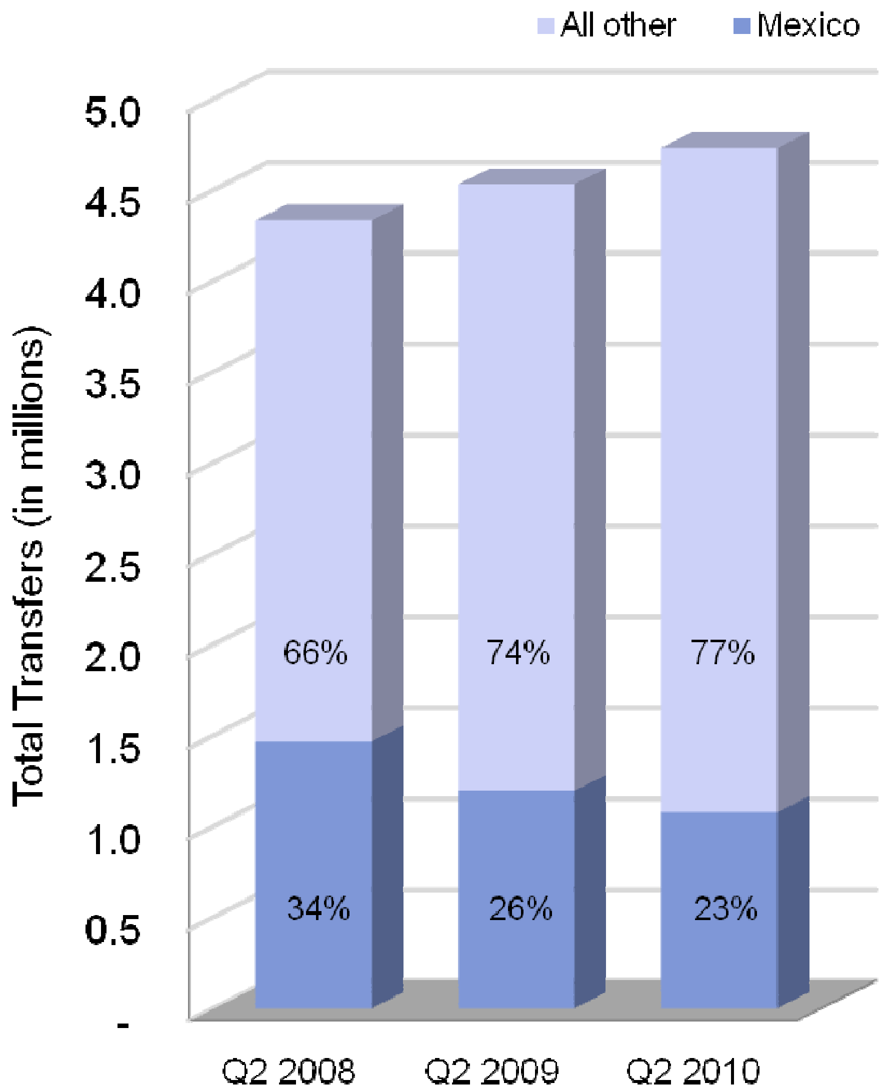
Q2 2010 Financial Report
Quarterly Financial Highlights

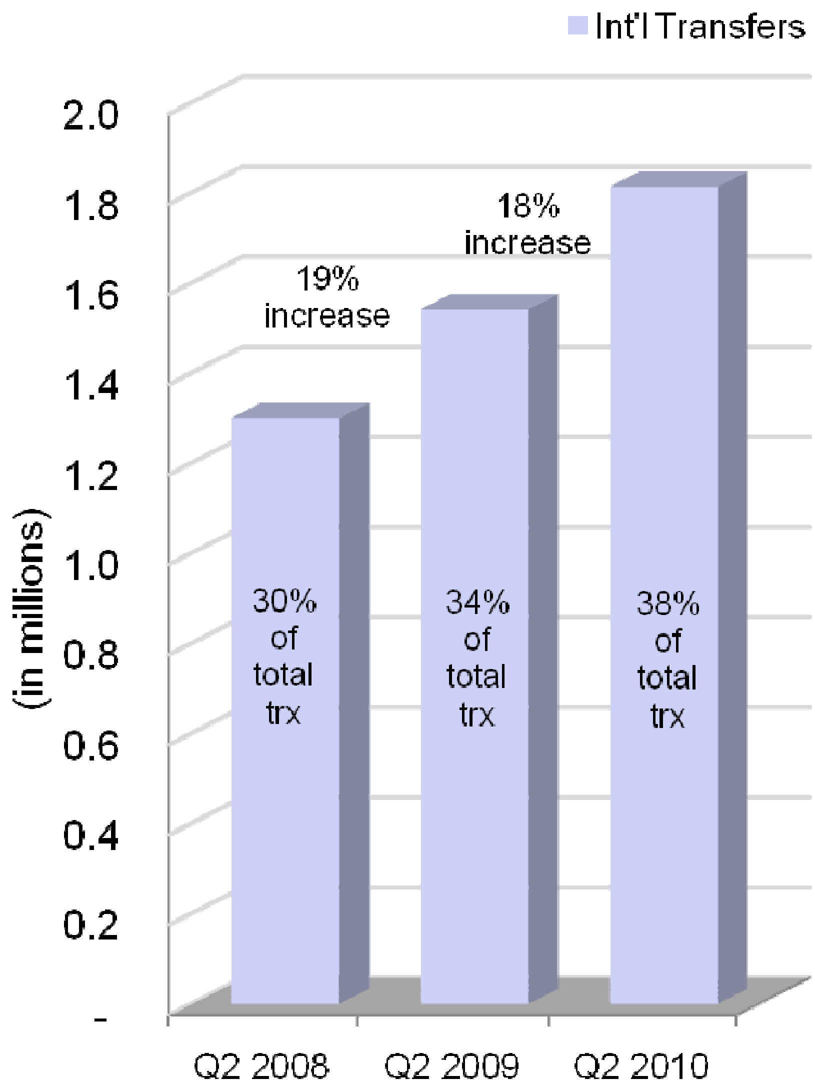
- Revenue - $244.2 million
  - 2% decrease from $248.6 million for Q2 2009
- Operating Income - $16.5 million
  - 8% decrease from $18.0 million for Q2 2009
- Adjusted EBITDA – $32.6 million
  - 3% decrease from $33.7 million for Q2 2009
- Cash EPS – $0.30
  - The same as Q2 2009

Quarterly Transaction Growth:
EFT and epay Combined



Quarterly Transfer Growth and Mix:
Money Transfer Segment





Q2 2010 Business Segment Results:
Same Quarter Prior Year Comparison

As Reported						
USD (in millions)	Revenue		Operating Income		Adjusted EBITDA	
	Q2 2009	**Q2 2010**	Q2 2009	**Q2 2010**	Q2 2009	**Q2 2010**
EFT Processing	$ 45.6	**$ 46.5**	$ 9.8	**$ 8.2**	$ 14.3	**$ 12.7**
% Change		***2%***		***-16%***		***-11%***
epay	145.2	**137.6**	12.1	**9.6**	15.7	**13.4**
% Change		***-5%***		***-21%***		***-15%***
Money Transfer	57.8	**60.1**	2.7	**4.2**	7.8	**9.2**
% Change		***4%***		***56%***		***18%***
Subtotal	248.6	**244.2**	24.6	**22.0**	37.8	**35.3**
% Change		***-2%***		***-11%***		***-7%***
Corporate, Eliminations & Other	-	**-**	(6.6)	**(5.5)**	(4.1)	**(2.7)**
Consolidated Total	$ 248.6	**$ 244.2**	$ 18.0	**$ 16.5**	$ 33.7	**$ 32.6**
% Change		***-2%***		***-8%***		***-3%***

Q2 2010 Business Segment Results:
Same Quarter Prior Year Comparison – Adjusted for FX*

Adjusted for FX*						
USD (in millions)	Revenue		Operating Income		Adjusted EBITDA	
	Q2 2009	**Q2 2010**	Q2 2009	**Q2 2010**	Q2 2009	**Q2 2010**
EFT Processing	$ 45.6	**$ 46.7**	$ 9.8	**$ 8.4**	$ 14.3	**$ 13.0**
% Change		*2%*		*-14%*		*-9%*
epay	145.2	**133.6**	12.1	**9.3**	15.7	**13.2**
% Change		*-8%*		*-23%*		*-16%*
Money Transfer	57.8	**61.7**	2.7	**4.2**	7.8	**9.3**
% Change		*7%*		*56%*		*19%*
Subtotal	248.6	**242.0**	24.6	**21.9**	37.8	**35.5**
% Change		*-3%*		*-11%*		*-6%*
Corporate, Eliminations & Other	-	**-**	(6.6)	**(5.4)**	(4.1)	**(2.7)**
Consolidated Total	$ 248.6	**$ 242.0**	$ 18.0	**$ 16.5**	$ 33.7	**$ 32.8**
% Change		*-3%*		*-8%*		*-3%*

* Results are adjusted for the estimated impact of changes in foreign currency exchange rates.
See reconciliation of non-GAAP items in the attached supplemental data.

Euronet WORLDWIDE

Q2 2010 Financial Report:
Balance Sheet & Financial Position

USD (in millions)	3/31/2010	6/30/2010
Unrestricted Cash	$ 185.3	**$ 202.6**
Total Assets	1,332.6	**1,271.6**
Total Assets (excluding trust accounts)	1,137.2	**1,095.4**
Total Debt	289.1	**289.2**
Total Debt to Quarterly Annualized Adjusted EBITDA Multiple	2.1x	**2.2x**
Net Debt to Quarterly Annualized Adjusted EBITDA Multiple	0.8x	**0.7x**

Business Overview

Michael J. Brown

EFT Processing Segment

EFT Processing:
Q2 2010 Financial Highlights

- Revenue – $46.5 million
  - 2% increase over $45.6 million for Q2 2009
- Operating Income – $8.2 million
  - 16% decrease from $9.8 million for Q2 2009
- Adjusted EBITDA – $12.7 million
  - 11% decrease from $14.3 million for Q2 2009
- Transactions – 197.3 million
  - 13% increase over 174.3 million for Q2 2009

EFT Processing:
Q2 2010 Business Highlights

- **Focused on expanding ATM, POS and Card network and outsourcing services**
  - *New agreements*
    - 5-year Service agreement with Hipotekarna Bank Podgorica, in Montenegro
    - Dual branding agreement on Euronet ATMs with Citibank in Poland
    - EMV ATM network upgrade with Getin Bank in Poland
    - Exclusive ATM outsourcing contract with Deutsche Bank in India
    - Agreement with Development Bank of Singapore for ATM driving, switching and card management in India
  - *Renewed/Extended agreements*
    - Credit Agricole in Serbia
    - Deutsche Bank in India
    - ATM driving, card management and ancillary services with Barclays UAE for Middle East Joint Venture

EFT Processing:
Q2 2010 Business Highlights (Cont'd)

- **Initiated OMV rollout in Germany and Serbia in Q2 2010 with expected completion in Q3 2010, representing over 90% completion for OMV**
- **Continued growth in Cashnet transactions (Q2 2010 ~300K transactions/day), representing 21% increase over prior year same quarter and 8% increase over sequential quarter**
  - 88 ATMs deployed in India in current quarter
  - 94 ATMs added to ATM backlog in India
- **Rolled out 23 ATMs in Q2 2010 in China, bringing total to 781 ATMs under management**
- **ATM backlog of approximately 950**

Euronet® WORLDWIDE

EFT Processing:
Q2 2010 Business Highlights (Cont'd)

- **Expansion into ancillary product lines to strengthen core offerings**
  - Agreement with Raiffeisen in Romania for additional services at ATMs and POS
  - Rollout Dynamic Currency Conversion in Poland
  - Launched Customer Relationship Management (CRM) at ATMs pilot with Citi in Poland
  - Launched credit card processing for Piraeus Bank in Egypt and National Bank of Greece in Albania
  - New functionality for Cash Deposit Machines for SCB China
  - Prepaid payroll card processing in UAE

- **Focused on expanding ITM software services to new clients**
  - PT Bank Panin, Indonesia
  - Minara Bank, Iraq

- **Continued sales expansion efforts with current ITM software clients for various payment processing products, especially**
  - EMV/Chip card expansion into Middle East and Caribbean
  - Contactless card support in Europe
  - Mobile Banking in Europe and Asia

epay Segment

epay:
Q2 2010 Financial Highlights

- Revenue – $137.6 million
  - 5% decrease from $145.2 million for Q2 2009
- Operating Income – $9.6 million
  - 21% decrease from $12.1 million for Q2 2009
- Adjusted EBITDA – $13.4 million
  - 15% decrease from $15.7 million for Q2 2009
- Transactions – 204.4 million
  - 5% increase over 194.2 million for Q2 2009

epay:
Q2 2010 Business Highlights

- **Continued success with renewing or expanding retailer partnerships**

  UK
  - Best Buy Europe first store launch in May with epay providing mobile top-up

  Italy
  - Signed 840 new direct independent retailers
  - Added Rapicomm S.r.l., an independent telcom distributor, servicing 200 stores
  - Signed agreements with 4 retailers with 88 stores
  - Signed iTunes Distribution Agreement with Ires-Sme to sell product through network of 10 stores

  Spain
  - Closed agreement with Dia, a chain of supermarkets with approximately 3,000 POS
  - Closed agreement with Shell, a chain of petrol stations with approximately 170 POS

epay:
Q2 2010 Business Highlights (Cont'd)

- **Increased productivity**
  - *Telco products*
    - UK – Signed agreement with leading UK employee benefits company Grass Roots to provide mobile top-ups
    - India – Enabled mobile top-up through internet banking for Axis Bank
    - Poland – Signed agreement with ASEC to distribute top-up through ticket vending machines
  - *Non-telco products*
    - **Transport** – Agreement with Cubic transportation systems to provide all retail OTC transport ticket purchasing and account top-ups for Greater Sydney

      - Payment acceptance agreement with SunPass, Florida's toll road payment service
    - **Education** – Signed exclusive agreement with CB Learning in UK to distribute Microsoft and Linguaphone training products
    - **Gaming/Digital** – Launched Sony PlayStation money voucher cards in Spain

      - Agreements with games portals Onlinegamez and Cherry Credit for Australia

      - Distribution agreement with Clearwire's 4G prepaid broadband service in USA
    - **Other**– New agreement to process prepaid experience packages.

Money Transfer Segment

Money Transfer:
Q2 2010 Financial Highlights

- Revenue – $60.1 million
  - 4% increase over $57.8 million in Q2 2009
- Operating Income – $4.2 million
  - 56% increase over $2.7 million for Q2 2009
- Adjusted EBITDA – $9.2 million
  - 18% increase over $7.8 million for Q2 2009
- Transfers – 4.7 million
  - 4% increase over 4.5 million for Q2 2009

Money Transfer:
Q2 2010 Business Highlights

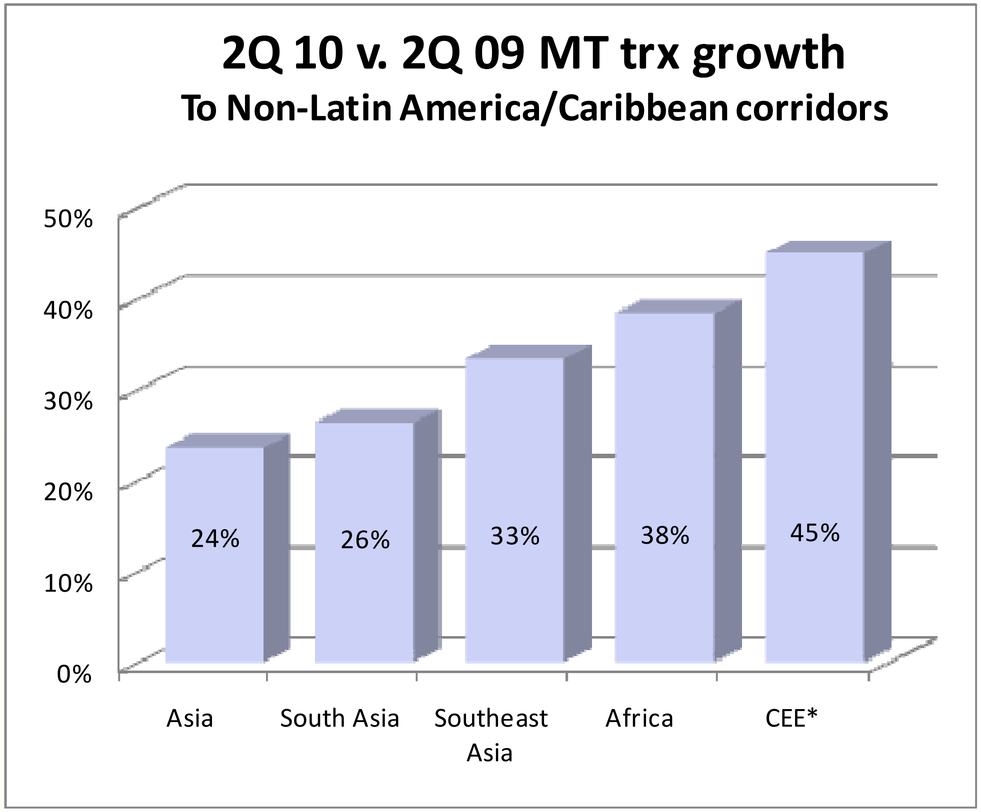
% growth/decline year-over-year	Transfers	Revenue	Revenue (FX Adjusted)
Non-US (1)	18%	8%	13%
US to Mexico (2)	-10%	-8%	-8%
US to Non-Mexico (3)	3%	1%	1%
Total *	4%	4%	7%

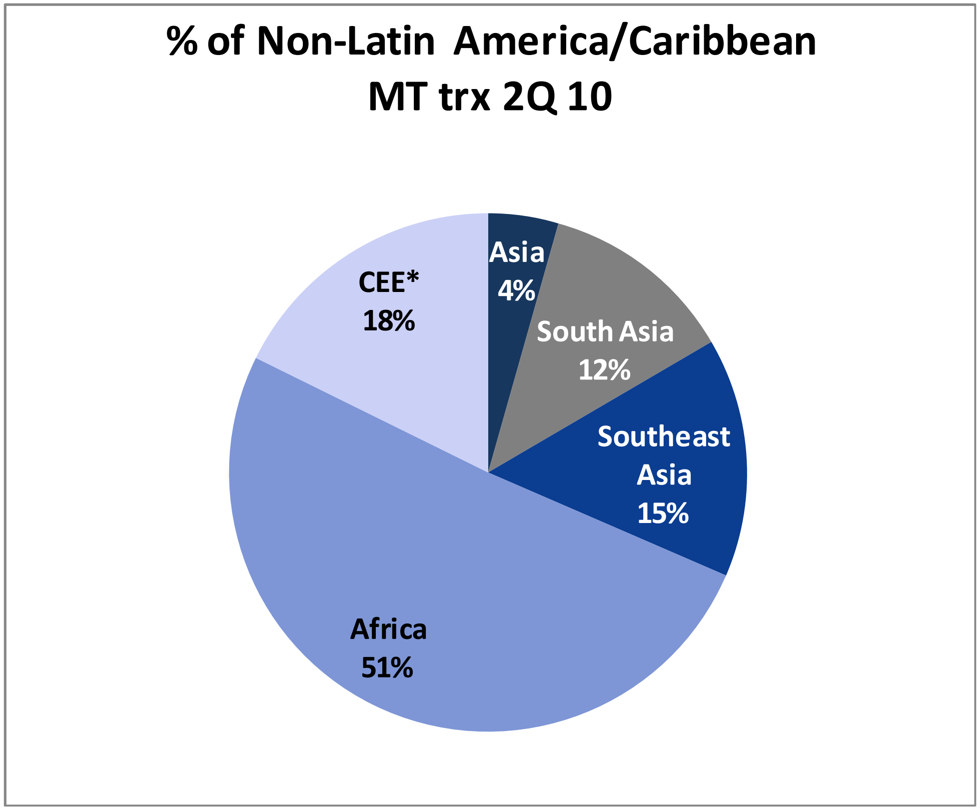
- **Non-US MT (in transfers) represents 38% of all MT, up from 34% over 2Q 09**
- **Launched service in four new EU send countries via Payment Services Directive**

(1) Represents all transactions originating outside of the U.S. and the related revenue.
(2) Represents all transactions from the U.S. to Mexico and the related revenue.
(3) Represents all transactions originating from the U.S. to non-Mexico countries and the related revenue.
* Revenue totals include results from other transactions such as check cashing and bill payments, which are excluded from transfers.

Euronet WORLDWIDE

Money Transfer:
Q2 2010 MT Highlights





*CEE represents Central and Eastern Europe

Non-Latin American/Caribbean transfers represent 22% of all MT.

Money Transfer:
Q2 2010 Business Highlights

- Transaction growth over prior year same quarter in all markets, other than the US, where decline has flattened recently
  - Transactions from other products increased in the US
- Worldwide network provides transfers to 120 countries with a total of approximately 104,000 locations – up 100% since acquiring Ria
- In Q2 of 2010, launched enhanced payout services to 13 countries, with emphasis on developing markets such as India, Vietnam, Moldova, Liberia, Cameroon and Senegal, among others
- Signed contracts with payout partners in 12 countries with a combined potential network of 1,520 locations. Key countries include Serbia, Bosnia, Poland, Morocco and Jamaica – all expected to go 'live' in Q3
- Pending launches include 26 new paying correspondents in 50 countries with up to 5,203 locations

Euronet® WORLDWIDE

Summary & Outlook

- Adjusted for FX fluctuations, Q2 2010 adjusted Cash EPS would be in line with guidance
- Money Transfer trends improving
- Strong agent additions in our Money Transfer division for both origination and payout agents
- EFT introduced a number of new value added services
- Economic headwinds were more impactful on the epay business, but we expect operating margin % to improve to levels above 8%
- Received credit rating upgrade from Moody’s
- Q3 2010 adjusted Cash EPS is expected to be approximately $0.33, assuming consistent FX rates

Supplemental Data

The following schedules provided a full reconciliation of non-GAAP Financial Measures. Management believes that Adjusted EBITDA and adjusted cash earnings per share provide useful information to investors because they are indicators 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. These calculations are commonly used as a basis for investors, analysts and credit rating agencies to evaluate and compare the operating performance and value of companies within the payment processing industry.

The Company's management analyzes historical results adjusted for certain items that are non-cash, non-operational or non-recurring. Management believes the exclusion of these items provides a more complete and comparable basis for evaluating the underlying business unit performance.

Euronet®
WORLDWIDE

Supplemental Data

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

	Three months ended June 30, 2010				
	EFT Processing	**epay**	**Money Transfer**	**Corporate Services**	**Consolidated**
Operating income (loss)	$ 8.2	$ 9.6	$ 4.2	$ (5.5)	$ 16.5
Add: Depreciation and amortization	4.5	3.8	5.0	0.3	13.6
Add: Share-based compensation	-	-	-	2.5	2.5
Earnings (loss) before interest, taxes, depreciation, amortization and share-based compensation (Adjusted EBITDA)	$ 12.7	$ 13.4	$ 9.2	$ (2.7)	$ 32.6

Supplemental Data

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

	Three months ended June 30, 2009				
	EFT Processing	**epay**	**Money Transfer**	**Corporate Services**	**Consolidated**
Operating income (loss)	$ 9.8	$ 12.1	$ 2.7	$ (6.6)	$ 18.0
Add: Depreciation and amortization	4.5	3.6	5.1	0.3	13.5
Add: Share-based compensation	-	-	-	2.2	2.2
Earnings (loss) before interest, taxes, depreciation, amortization and share-based compensation (Adjusted EBITDA)	$ 14.3	$ 15.7	$ 7.8	$ (4.1)	$ 33.7

Supplemental Data

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

	Three months ended June 30, 2010				
	EFT Processing	epay	Money Transfer	Corporate Services & Other	Consolidated
Revenue	$ 46.5	$ 137.6	$ 60.1	$ -	$ 244.2
Add: Estimated foreign currency impact *	0.2	(4.0)	1.6	-	(2.2)
Revenue - Adjusted for FX	$ 46.7	$ 133.6	$ 61.7	$ -	$ 242.0
Operating income (loss)	$ 8.2	$ 9.6	$ 4.2	$ (5.5)	$ 16.5
Add: Estimated foreign currency impact *	0.2	(0.3)	-	0.1	-
Operating income (loss) - Adusted for FX	$ 8.4	$ 9.3	$ 4.2	$ (5.4)	$ 16.5
Adjusted EBITDA (reconciled on previous schedule)	$ 12.7	$ 13.4	$ 9.2	$ (2.7)	$ 32.6
Add: Estimated foreign currency impact *	0.3	(0.2)	0.1	-	0.2
Adjusted EBITDA - Adjusted for FX	$ 13.0	$ 13.2	$ 9.3	$ (2.7)	$ 32.8

**   The Company's accounting and reporting systems accumulate results that include conversion of the results of foreign operations at average currency exchange rates in effect during the period. For the purposes of this analysis, management has converted the current period results of our foreign operations to U.S. dollars using average rates in effect in the prior period. This analysis has been prepared outside of our normal accounting systems and has inherent limitations as to its usefulness. Nonetheless, we have provided these estimates to illustrate the degree of the impact of changes in foreign currency exchange rates in analyzing the Company's results when compared to the prior period.*

Euronet WORLDWIDE

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, 2010		Three Months Ended June 30, 2009	
Net income (loss) attributable to Euronet Worldwide, Inc.	$ (1.5)		$ 15.6	
1.625% convertible debt interest, net of tax	-		1.0	(1)
Income (loss) applicable for common shareholders	(1.5)		16.6	
Foreign exchange (gain) loss, net of tax	9.2		(9.2)	
Intangible asset amortization, net of tax	4.5		4.6	
Share-based compensation, net of tax	2.3		2.0	
Non-cash 3.5% convertible debt accretion interest, net of tax	1.8		1.6	
Loss on early debt retirement, net of tax	-		0.2	
Discontinued operations, net of tax	-		(0.2)	
Non-cash GAAP tax expense (benefit)	(0.7)		0.4	
Adjusted cash earnings	$ 15.6	(2)	$ 16.0	(2)
Adjusted cash earnings per share - diluted (2)	$ 0.30		$ 0.30	
Diluted weighted average shares outstanding	50,914,453		51,240,221	
Effect of assumed conversion of convertible debentures (1)	-		1,501,003	
Incremental shares from assumed conversion of stock options and restricted stock	704,811		-	
Effect of unrecognized share-based compensation on diluted shares outstanding	852,031		1,102,385	
Adjusted diluted weighted average shares outstanding	52,471,295		53,843,609	

(1) As required by U.S. 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. Although the assumed conversion of the 1.625% convertible debentures was not dilutive to the Company's GAAP earnings per share for the first quarter 2009, it was dilutive to the Company's adjusted 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.

(2) Adjusted cash earnings and adjusted cash earnings per share are non-GAAP measures that should be considered in addition to, and not as a substitute for, earnings per share computed in accordance with U.S. GAAP.

Euronet WORLDWIDE