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Year-End 2006 Corporate Results

February 21, 2007

Presenters

Michael J. Brown, Chairman, CEO & President

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:

Adjusted EBITDA

Operating Income, excluding the effect of depreciation, amortization and share-based compensation expense.

Adjusted earnings per share (EPS)*

Fully diluted earnings per share, as defined by Generally Accepted Accounting Principles (GAAP), but excluding the effect of foreign exchange gains and losses, tax-effected share-based compensation, discontinued operations and debt restructuring charges.

Cash-based earnings per share (Cash EPS)

Fully diluted earnings per share, as defined by Generally Accepted Accounting Principles (GAAP), but excluding the impacts of amortization of intangible assets, foreign exchange gains and losses, share-based compensation, discontinued operations and debt restructuring charges.

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

Rick Weller
Chief Financial Officer

- **Revenue – \$629.2 million**
 - ▶ 18% increase over \$531.2 million in 2005
- **Operating Income – \$52.3 million**
 - ▶ 9% increase over \$47.8 million in 2005
- **Adjusted EBITDA – \$88.8 million**
 - ▶ 17% increase over \$75.8 million in 2005
- **EPS* – \$1.07**
 - ▶ 11% increase over \$0.96 in 2005

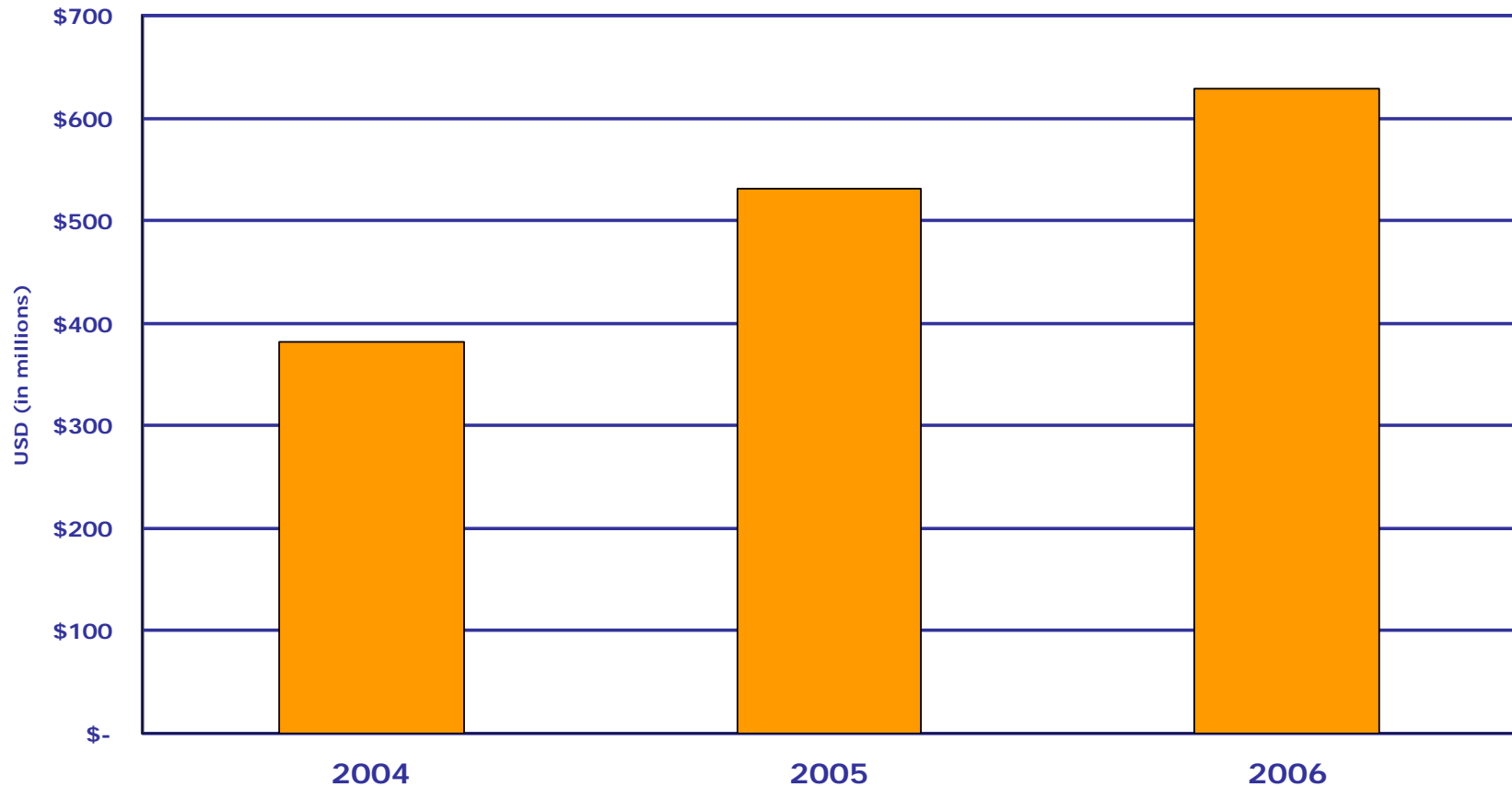
RIA Closure/Integration Update

- Received early termination of the waiting period under the Hart-Scott-Rodino Antitrust Improvements Act of 1976 to the proposed acquisition of RIA
- Submitted change of control applications in all required U.S. states and foreign countries and received approvals from 32 states and all foreign countries where RIA operates (Veloz just awarded license in NY- we don't expect approval from remaining states to be an issue)
- Initiated prepaid wireless product roll out in RIA-owned stores in the U.S.: roll to be completed by end of March 2007
- Resource sharing/optimization of resources: reassigned sales teams to RIA's sales team to supplement their sale success
- Actively working to be positioned for quick integration of RIA, La Nacional and Veloz

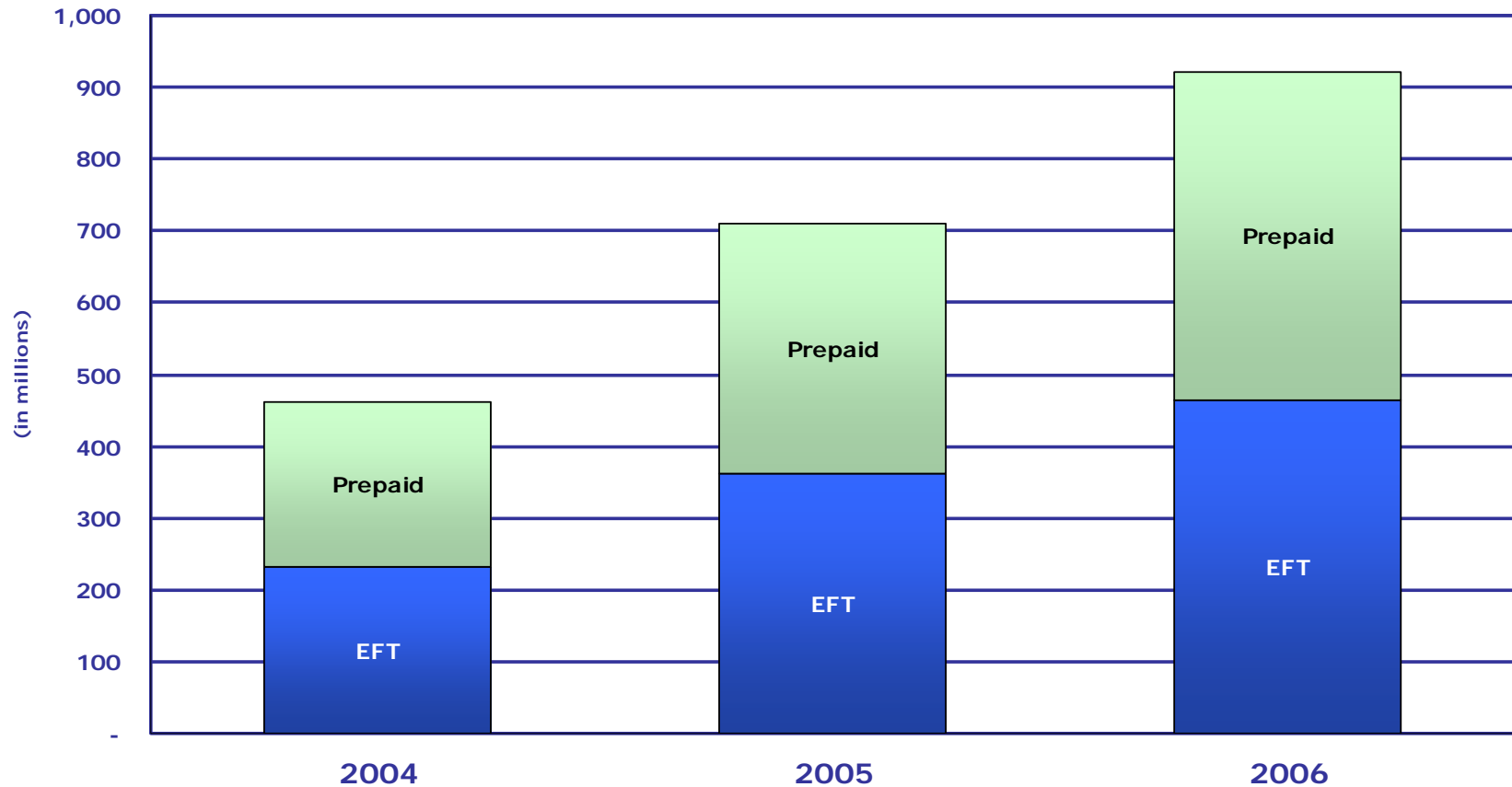
RIA Closure/Integration Update (Cont'd)

- **Consistent with competitors, RIA has also experienced softness in transactions to Mexico. Fortunately, RIA's focus on markets other than Mexico and its non-US operations have helped offset the weaker Mexican traffic growth**
 - As an example, RIA's fourth quarter 2006 transactions from non-US markets grew more than 50% year over year with certain of the international markets posting triple digit growth rates. While these markets are emerging elements of RIA's overall business, they represent the potential RIA has to offer to Euronet's expansion
- **Limited concern regarding pricing pressure:**
 - Quality products with extensive distribution network
 - High-potential corridors: 25% of total transactions, and growing rapidly, generated outside of the U.S. while transactions to Mexico account for about half the total
 - Most of the pricing concern originates from an FX intensive pricing model where the majority of the revenue is generated from FX arbitrage – generally seen in company-intensive-stores models vs. agent-based models
- **Continue to anticipate RIA acquisition to close in Q1 or Q2 2007**
- **Based on RIA's recent performance, we reiterate our expectation that the addition of RIA's business to Euronet's will have a \$0.07 to \$0.13 per share dilutive impact on Euronet's 2007 results and \$0.20 to \$0.25 per share accretive benefit to 2008's results**

2006 Financial Report: Annual Consolidated Revenue

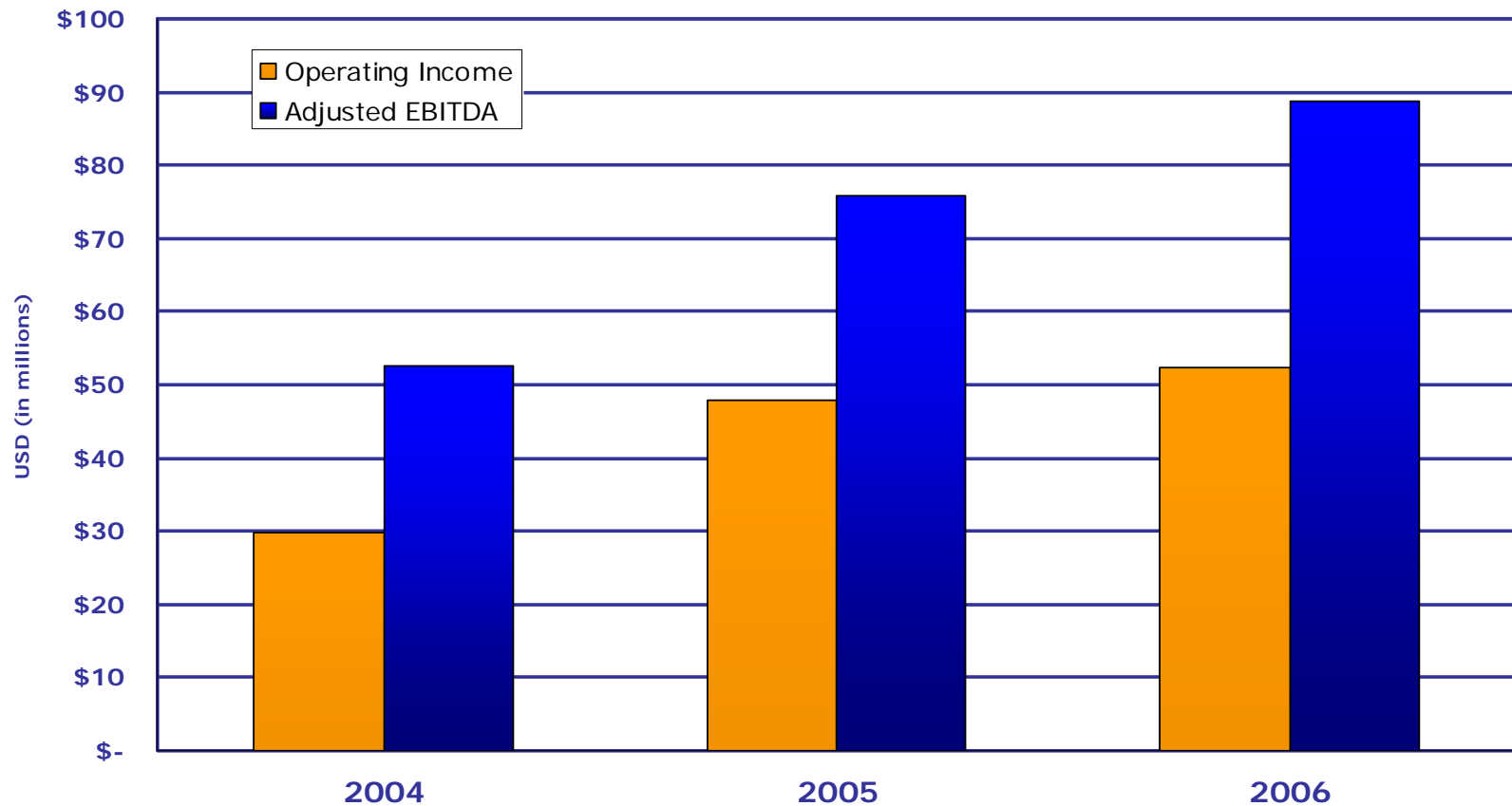


Annual Transaction Growth: EFT & Prepaid Processing Combined



2006 Financial Report:

Annual Consolidated Op Income & Adjusted EBITDA

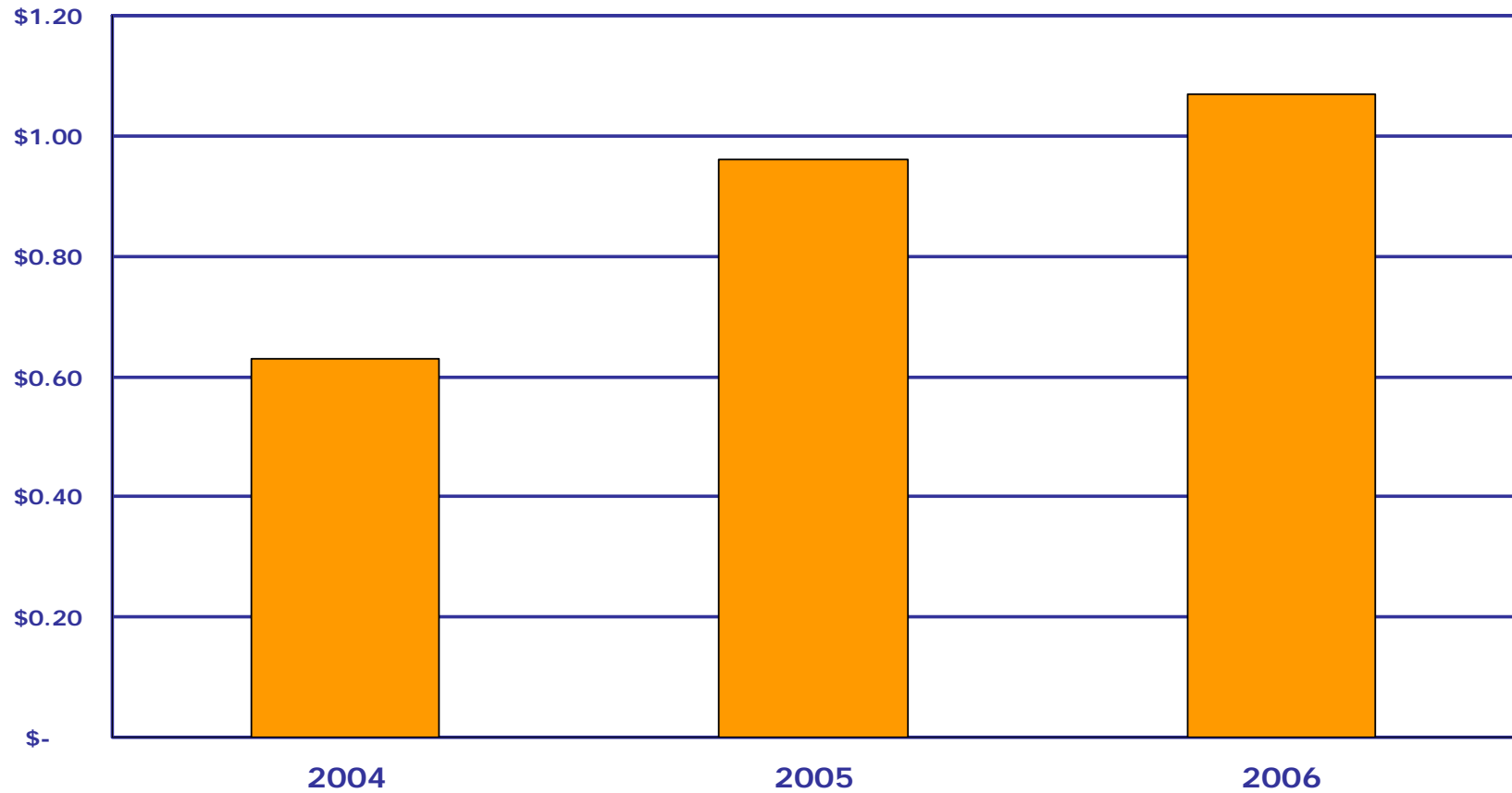


2006 Business Segment Results: Prior Year Comparison

<i>... including Spain and Money Transfer</i>						
USD (in millions)	Revenue		Operating Income		Adjusted EBITDA	
	2005	2006	2005	2006	2005	2006
EFT Processing	\$ 105.6	\$ 130.7	\$ 25.6	\$ 31.8	\$ 35.3	\$ 44.6
Prepaid Processing	411.3	470.9	34.7	34.8	46.5	48.9
Software	14.9	28.2	3.5	4.0	4.6	6.0
Corporate, Eliminations & Other	(0.6)	(0.6)	(16.0)	(18.3)	(10.6)	(10.7)
Consolidated Total	\$ 531.2	\$ 629.2	\$ 47.8	\$ 52.3	\$ 75.8	\$ 88.8

<i>... excluding Spain and Money Transfer</i>						
USD (in millions)	Revenue		Operating Income		Adjusted EBITDA	
	2005	2006	2005	2006	2005	2006
Prepaid Processing excluding Spain and MT	\$ 364.4	\$ 425.9	\$ 31.0	\$ 37.5	\$ 40.1	\$ 48.5

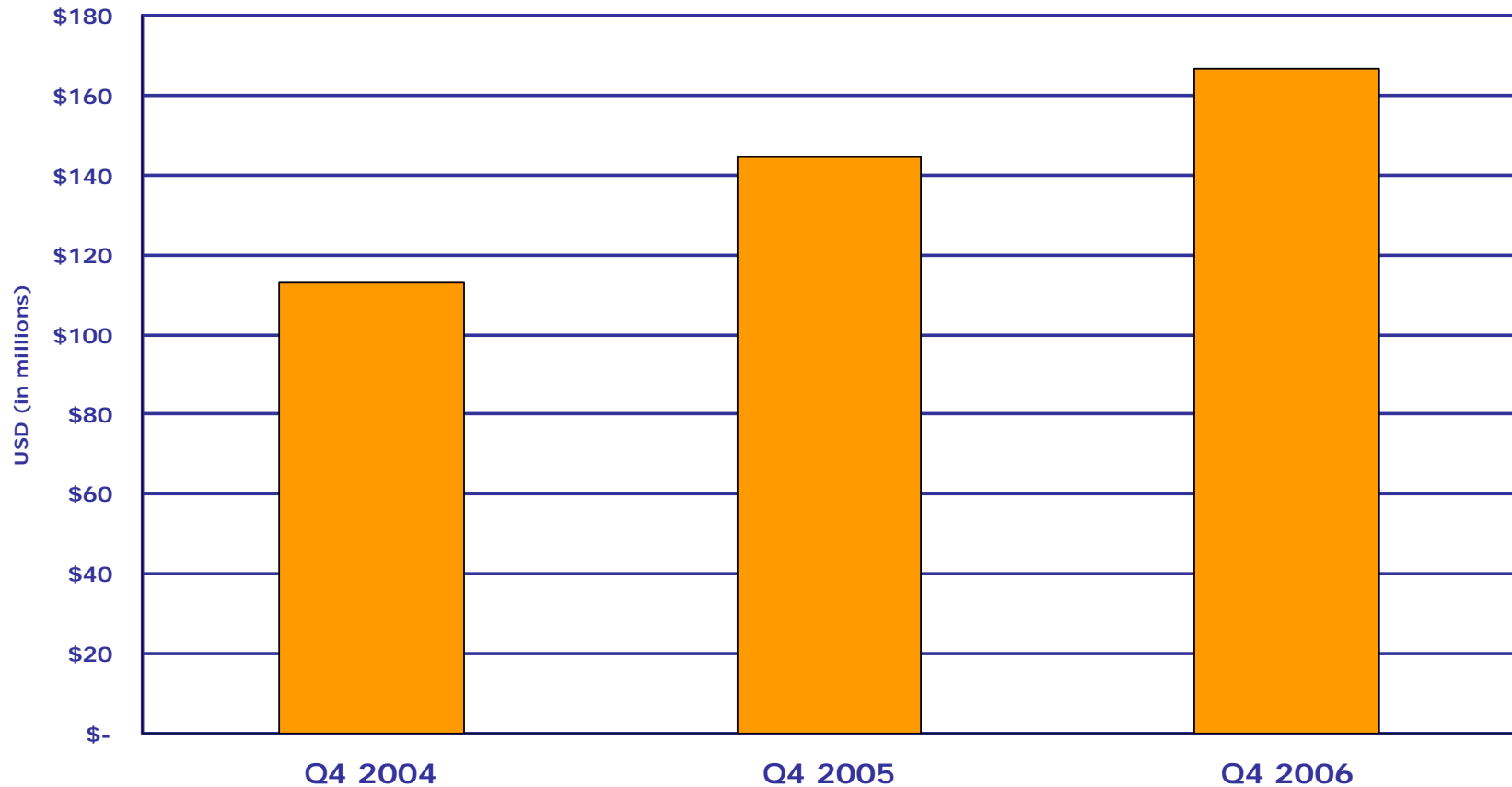
2006 EPS*: Consistent Annual Improvement



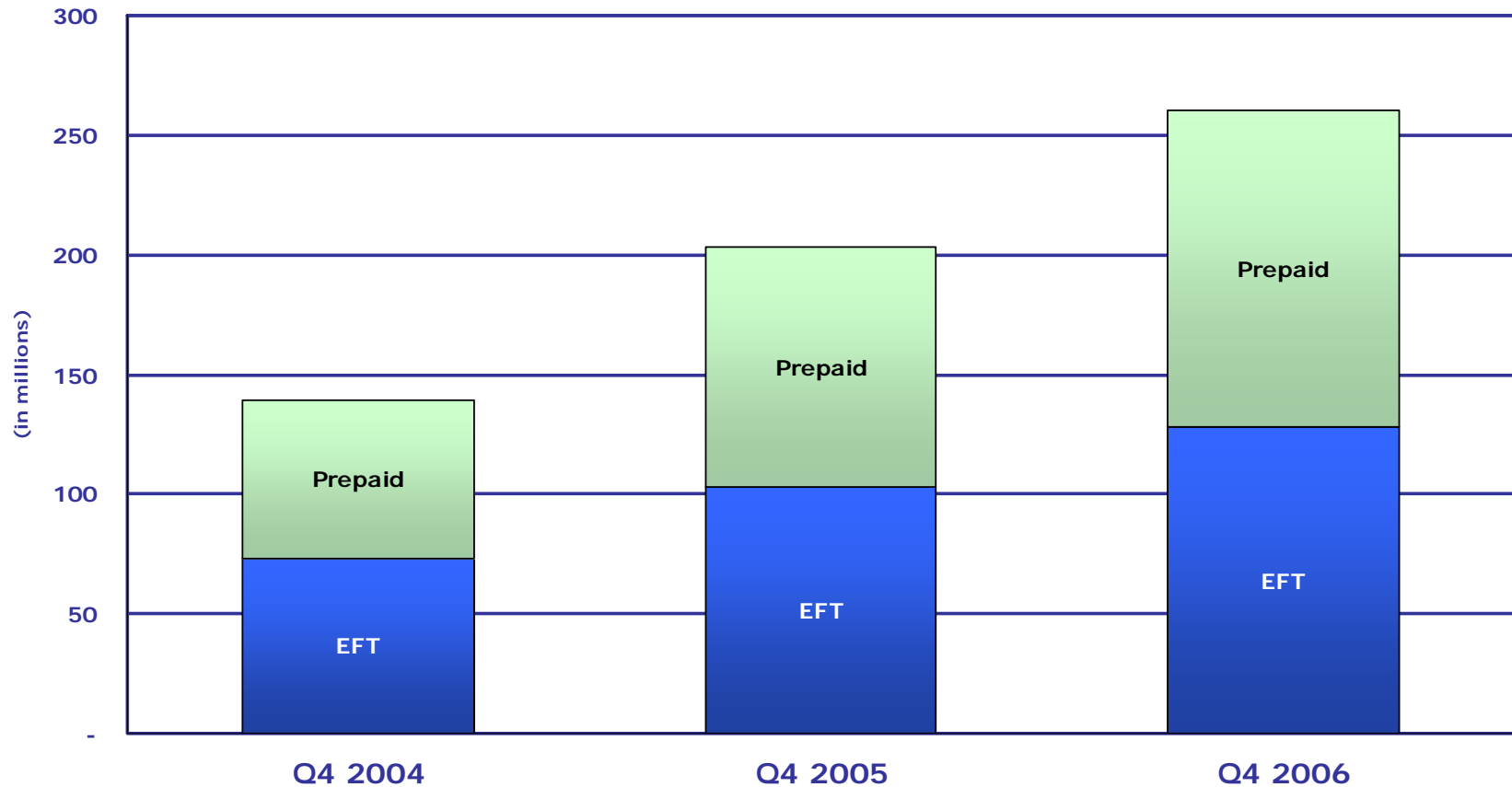
- **Revenue – \$166.8 million**
 - ▶ 16% increase over \$144.3 million in Q4 2005
- **Operating Income – \$14.6 million**
 - ▶ 8% increase over \$13.5 million in Q4 2005
- **Adjusted EBITDA – \$24.0 million**
 - ▶ 14% increase over \$21.0 million in Q4 2005
- **EPS* – \$0.30**
 - ▶ 15% increase over \$0.26 in Q4 2005

Q4 2006 Financial Report:

Quarterly Consolidated Revenue

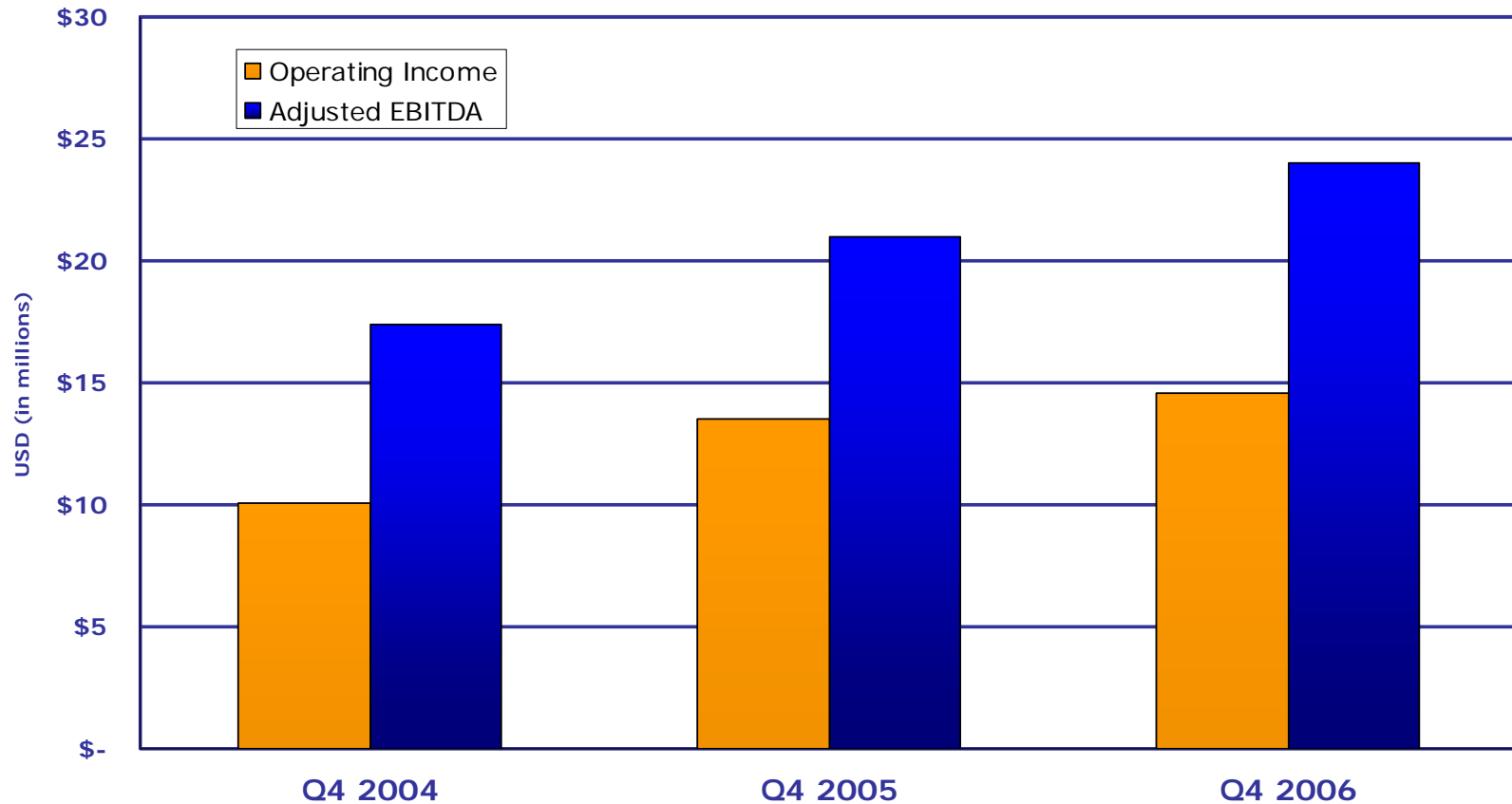


Quarterly Transaction Growth: EFT & Prepaid Processing Combined



Q4 2006 Financial Report:

Quarterly Consolidated Op Income & Adjusted EBITDA

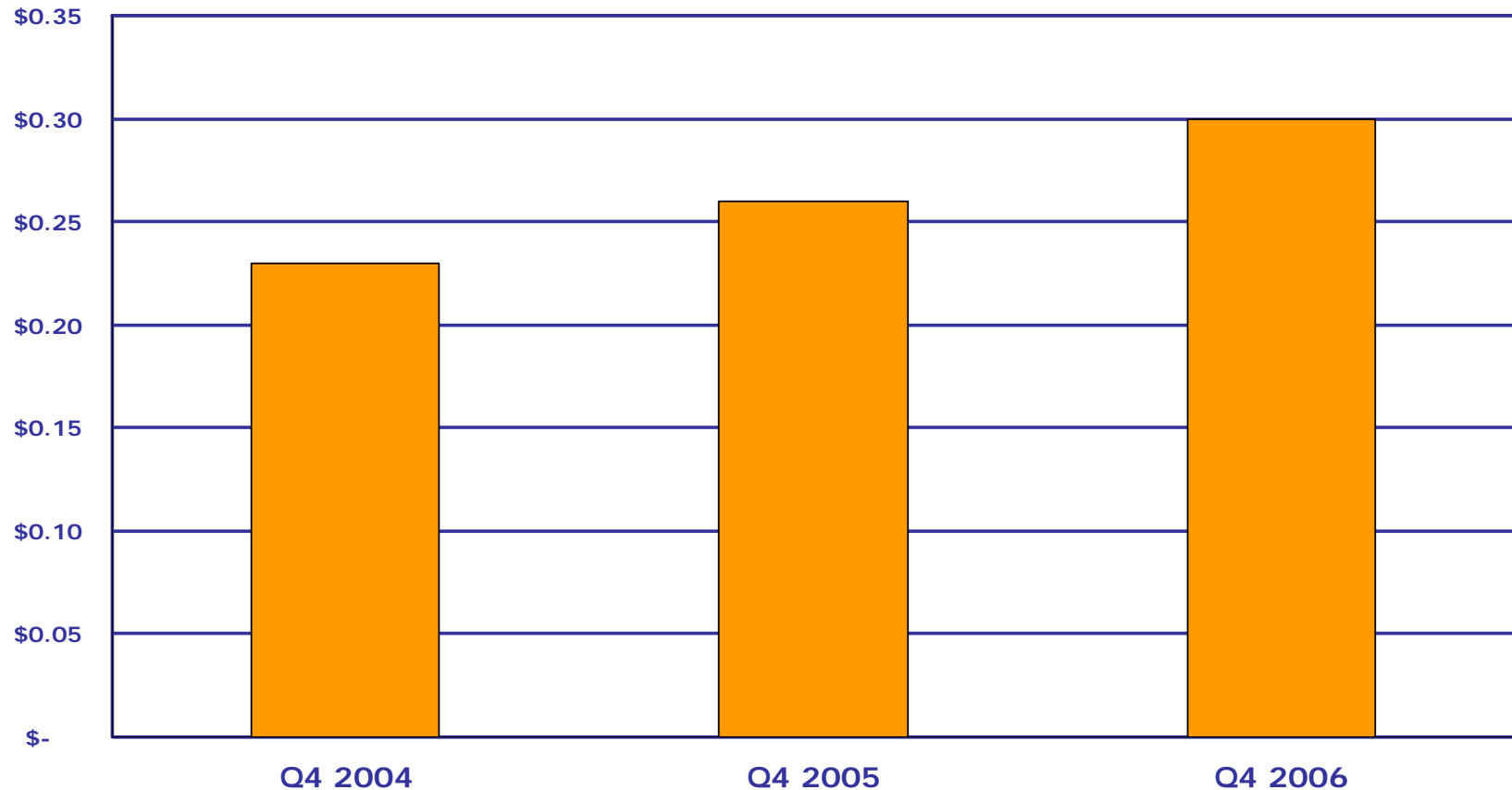


Q4 2006 Business Segment Results: Quarterly Results Compared To...

<i>... including Spain and Money Transfer</i>						
USD (in millions)	Revenue		Operating Income		Adjusted EBITDA	
	Q4 2005	Q4 2006	Q4 2005	Q4 2006	Q4 2005	Q4 2006
EFT Processing	\$ 29.3	\$ 35.3	\$ 7.2	\$ 8.2	\$ 9.6	\$ 11.8
Prepaid Processing	111.7	124.6	9.3	8.8	12.6	12.4
Software	3.6	6.9	0.9	1.3	1.2	1.9
Corporate, Eliminations & Other	(0.3)	-	(3.9)	(3.7)	(2.4)	(2.1)
Consolidated Total	\$ 144.3	\$ 166.8	\$ 13.5	\$ 14.6	\$ 21.0	\$ 24.0

<i>... excluding Spain and Money Transfer</i>						
USD (in millions)	Revenue		Operating Income		Adjusted EBITDA	
	Q4 2005	Q4 2006	Q4 2005	Q4 2006	Q4 2005	Q4 2006
Prepaid Processing excluding Spain and MT	\$ 98.5	\$ 114.2	\$ 8.5	\$ 10.3	\$ 11.1	\$ 13.0

Q4 2006 EPS*: Consistent Quarterly Improvement



Note: Beginning with the first quarter of 2007, Euronet will provide Cash EPS results. For the fourth quarter and full year 2006, Cash EPS was \$0.33 and \$1.22, respectively.

Q4 2006 Financial Report:

Balance Sheet & Financial Position

USD (in millions)	9/30/06	12/31/06
Unrestricted Cash	\$ 255.4	\$ 321.1
Total Assets	964.2	1,108.1
Total Assets (excluding trust accounts)	796.6	917.7
Total Debt	349.7	373.5
Stockholders' Equity	263.4	288.3
Total Debt to Quarterly Annualized Adjusted EBITDA Multiple	3.9x	3.9x
Net Debt to Quarterly Annualized Adjusted EBITDA Multiple	1.0x	0.5x
<u>Proforma, assuming Ria Envia Acquisition</u>		
Total Debt to Quarterly Annualized Adjusted EBITDA Multiple		4.5x
Net Debt to Quarterly Annualized Adjusted EBITDA Multiple		1.9x

Michael J. Brown **Chairman & CEO**

Euronet Countries of Operation

EFT Processing Segment

- A leading payment and electronic financial transaction processor
- The largest pan-European ATM processor
- The largest nationwide shared ATM network in India
- 15 countries – processing across borders
- ~80 host-to-host bank & card connections
- 44,000+ POS terminals live
- 8,885 ATMs live and 945 additional ATMs under contract
- 464 million transactions processed in 2006
- ~\$27 billion annualized cash transactions

- **Revenue – \$130.7 million**
 - ▶ 24% increase over \$105.6 million in 2005
- **Operating Income – \$31.8 million**
 - ▶ 24% increase over \$25.6 million in 2005
- **Adjusted EBITDA – \$44.6 million**
 - ▶ 26% increase over \$35.3 million in 2005

- **Revenue – \$35.3 million**
 - ▶ 20% increase over \$29.3 million in Q4 2005
- **Operating Income – \$8.2 million**
 - ▶ 14% increase over \$7.2 million in Q4 2005
- **Adjusted EBITDA – \$11.8 million**
 - ▶ 23% increase over \$9.6 million in Q4 2005

EFT Processing: Q4 2006 Business Highlights

■ Europe

- Continued growth in Poland: operating 2,150 live ATMs including 550+ Euronet-branded ATMs
- Signed credit card outsourcing agreement with Bestline Cards in Greece
- Signed POS gateway services agreement with Citibank Slovakia

■ Asia, Africa & the Middle East

- Signed a significant regional Master Services Agreement with Standard Chartered Bank (SCB) in Asia, Africa and the Middle East
 - Project Scope: ATM network services, ATM driving and card management services for 10 countries
 - Countries/Projects in pipeline: Qatar (live), India and UAE
 - Potential Opportunity: 15 countries over a two-year period

■ India

- Positive developments regarding Reserve Bank of India regulations:
 - Serious consideration to allow white-label ATMs, owned and operated by private companies and outsourced by banks
 - In 2006, a number of public-sector banks and private banks received approvals to deploy new off-site ATMs
- Increased ATMs under management by 34% year-over-year
 - 1,831 ATMs live and under management for 10 banks
 - 685 ATMs under contract but not yet installed
- Continued success with Cashnet India shared ATM network: 6,300+ ATMs and 12 member banks
 - 17% increase in ATMs year-over-year
 - 125% increase in transactions year-over-year

■ China

- Installed and brought live 87 ATMs in Beijing, Shanghai and Guangdong Province for Post Bank
 - Pilot ATM project deemed successful by Post Bank
 - Building a standard interface for all Postal branches to improve network connectivity and efficiency

■ Software

- Signed large services agreement with Moneris for Essentis Software
- Passed benchmarking exercise for Essentis products: demonstrates ability to handle 30 million issued cards and 400,000 acquiring merchants

EFT Processing: ATM Categories by Quarter

Devices	Live 9/30/06	Live 12/31/06	Under Contract	Total After Install
ATM Category 1 Euronet-owned & branded	1,144	1,243	-	1,243
ATM Category 2 Euronet-owned, bank-branded	2,396	2,486	718	3,204
ATM Category 3 Bank-owned, Euronet-driven	4,951	5,156	227	5,383
Total ATMs	8,491	8,885	945	9,830

Prepaid Processing Segment

Euronet Prepaid Processing Today

- **The largest international prepaid processor**
- **Licensed money transfer and bill payment company**
 - **Money Transfers from the U.S. to Latin America, India, China and Philippines; and from U.K. to India**
 - **Bill Payments in the U.S., U.K. and Poland**
- **Prepaid Processing in 12 countries**
- **80+ mobile operator partnerships**
- **Pre-eminent cash collection network: 296,000 POS devices**
- **Worldwide retail network: 161,000 locations**
- **458 million transactions processed in 2006**
- **~\$7.0 billion annualized top up processed & collected**

- **Revenue – \$470.9 million**
 - ▶ 14% increase over \$411.3 million in 2005
 - ▶ 17% increase from 2005, excluding Spain and MT
- **Operating Income – \$34.8 million**
 - ▶ 0% increase over \$34.7 million in 2005
 - ▶ 21% increase from 2005, excluding Spain and MT
- **Adjusted EBITDA – \$48.9 million**
 - ▶ 5% increase over \$46.5 million in 2005
 - ▶ 21% increase from 2005, excluding Spain and MT

- **Revenue – \$124.6 million**
 - ▶ 12% increase over \$111.7 million in Q4 2005
 - ▶ 16% increase from Q4 2005, excluding Spain and MT
 - ▶ 4% increase from Q3 2006, excluding Spain and MT
- **Operating Income – \$8.8 million**
 - ▶ 5% decrease from \$9.3 million in Q4 2005
 - ▶ 21% increase from Q4 2005, excluding Spain and MT
 - ▶ 5% increase from Q3 2006, excluding Spain and MT
- **Adjusted EBITDA – \$12.4 million**
 - ▶ 2% decrease from \$12.6 million in Q4 2005
 - ▶ 17% increase from Q4 2005, excluding Spain and MT
 - ▶ 4% increase from Q3 2006, excluding Spain and MT

Prepaid Processing: Q4 2006 Business Highlights

■ Germany

- ❑ Signed and rolled out prepaid at 950 stores for Tchibo, niche retailer for coffee and consumer goods
- ❑ Signed two new drugstore chains for prepaid: 860 stores in total
- ❑ Completed roll out for Prepaid and Payment at 500 T-Com (Deutsche Telekom) stores announced in Q3 2006
- ❑ Signed exclusive agreement with Premiere, German Pay TV operator to launch new Prepaid Pay TV product at 5,000+ stores: roll out completed for 2,100 stores

■ U.K.

- ❑ Signed agreements with key partners to process gift card store transactions at Sainsbury's and Martin McColls
- ❑ Commenced web top-up service for direct debit customers of Vodafone

Prepaid Processing:

Q4 2006 Business Highlights (Cont'd)

■ U.S.

- Signed agreement to purchase several c-store chain contracts from an ISO in Texas: converted 360 merchant locations to PaySpot
- Signed Prepaid Network, a leading distributor primarily servicing the Hispanic bodega retail space: rolled out 100 new terminals and conversion of existing 2,800 merchants planned to commence in March 2007
- Signed exclusive multi-year cooperative agreement with TSC Group to promote prepaid products to its extensive merchant base
- Deployed open-loop gift cards from Amex and Futura Card Services into 4,000 stores

■ Poland

- Continued growth in small retailers in addition to significant expansion of third-party terminal base in cooperation with Pekao S.A.
 - 10,900 terminals: 37% increase in terminals year-over-year
 - 52% increase in transactions year-over-year

Prepaid Processing: Q4 2006 Business Highlights (Cont'd)

■ Spain

- Introduced new wireless top-up products:
 - Yoigo, the fourth mobile operator in Spain
 - Carrefour Movil, the first virtual mobile operator in the market
- Launched new product – Prepaid fixed line service – to sell long distance phone minutes to Call Shops catering to immigrants in partnership with a leading telco
- Completed integration of TeleRecarga and Movilcarga back-office and IT platforms

■ Australia/New Zealand (NZ)

- Launched new products:
 - Signed exclusive agreement with Secure Cash Express, a prepaid debit card provider in Australia: roll out completed for 800 stores
 - Ripit Music, a music download service in NZ at 60 stores
- Signed and rolled out prepaid in premium retail channels – David Jones and Toys R Us – in Australia for the first time
- Renewed agreements with Apco and Telechoice
- Rolled out prepaid for Warehouse Stationery in NZ

- **Romania: Euronet's 12th prepaid market**
- **Launched prepaid operations in Romania with the acquisition of Brodos SRL (Brodos Romania)**
 - **Brodos Romania: a leading electronic prepaid mobile airtime processor in the market**
 - **Multi-year processing agreements with Vodafone SA and Orange SA, two largest mobile operators in Romania**
 - **Consolidated Brodos Romania's processing platform into Transact, Euronet's German prepaid business**
 - **Prepaid market opportunity:**
 - **More than 70% of Romania's 22 million population has a mobile phone, and of those users, more than 60% represent prepaid accounts.**

Future Benefits from Veloz Investments

- Access to ~1,600 Veloz store fronts to offer RIA and La Nacional products
- Established distribution network in Latin America
- Received license approvals in all major states, now includes NY
- Signed agreement with Procesa USA to be their exclusive processing partner in the U.S. for cross-border Top-up and Bill Pay to Mexico
- Leverage Veloz patented card-based money transfer and bill pay product for RIA and La Nacional: superior technology
 - Launched U.K. to India money transfer via Veloz

Euronet Worldwide: Significant Investments in the Future

- **Strategic investments to position our business for future growth:**
 - Investments in new markets: China, Bulgaria and Ukraine
 - Building momentum in Money Transfer: significant investments to launch important products
 - Expanding product portfolio: Card processing including the addition of Essentis
- **Planned investments impacted immediate growth:**
 - If not for these investments for the future, EPS* in 2006 would have been \$0.14 higher.

- Exceeded earnings expectations in Q4: EPS* of \$0.30
- Expanded operations in two of the world's largest markets:
 - Completed pilot ATM project and signed a second ATM outsourcing customer in China within a year of launching operations
 - Increased ATM network in India by 34% year-over-year despite RBI regulatory constraints
- Continued expanding to new markets in EFT: Bulgaria and Ukraine
- Signed global master services agreement with Standard Chartered Bank to offer EFT services in multiple countries
- Significant advances in our cash collections network: 296,000+ POS terminals, a 25% increase year-over-year
- Strengthened prepaid product offerings in 2006: introduced pay TV, gift cards, cross-border bill payment, prepaid music, just to name a few
- Significant investments in Money Transfer:
 - RIA Envia, the third-largest global money transfer company
 - La Nacional, a leading money transmitter to the Dominican Republic from the U.S.
- Q1 2007 EPS* expected to be approximately \$0.28 to \$0.29; Cash EPS is expected to be approximately \$0.32 to \$0.33.

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.

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

	Year Ended December 31, 2006			
	<u>EFT Processing</u>	<u>Prepaid Processing</u>	<u>Software Solutions</u>	<u>Consolidated</u>
Operating Income	\$ 31.8	\$ 34.8	\$ 4.0	\$ 52.3
Add: Depreciation and amortization	12.8	14.0	2.0	29.1
Add: Share-based compensation	<u>-</u>	<u>0.1</u>	<u>-</u>	<u>7.4</u>
Earnings before interest, taxes, depreciation, amortization and share-based compensation (Adjusted EBITDA)	<u>\$ 44.6</u>	<u>\$ 48.9</u>	<u>\$ 6.0</u>	<u>\$ 88.8</u>

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

	Year Ended December 31, 2005 *			
	<u>EFT Processing</u>	<u>Prepaid Processing</u>	<u>Software Solutions</u>	<u>Consolidated</u>
Operating Income	\$ 25.6	\$ 34.7	\$ 3.5	\$ 47.8
Add: Depreciation and amortization	9.5	11.7	1.1	22.4
Add: Share-based compensation	<u>0.2</u>	<u>0.1</u>	<u>-</u>	<u>5.6</u>
Earnings before interest, taxes, depreciation, amortization and share-based compensation (Adjusted EBITDA)	<u>\$ 35.3</u>	<u>\$ 46.5</u>	<u>\$ 4.6</u>	<u>\$ 75.8</u>

* Adjusted to include the retroactively applied effects of SFAS No. 123R share-based compensation expense.

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

	Year Ended December 31, 2004 *			
	<u>EFT Processing</u>	<u>Prepaid Processing</u>	<u>Software Solutions</u>	<u>Consolidated</u>
Operating Income	\$ 15.0	\$ 28.3	\$ 1.8	\$ 29.7
Add: Depreciation and amortization	8.3	6.3	1.0	15.8
Add: Share-based compensation	<u>0.2</u>	<u>0.1</u>	<u>-</u>	<u>7.0</u>
Earnings before interest, taxes, depreciation, amortization and share-based compensation (Adjusted EBITDA)	<u>\$ 23.5</u>	<u>\$ 34.7</u>	<u>\$ 2.8</u>	<u>\$ 52.5</u>

* Adjusted to include the retroactively applied effects of SFAS No. 123R share-based compensation expense.

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

	Three Months Ended December 31, 2006			
	<u>EFT Processing</u>	<u>Prepaid Processing</u>	<u>Software Solutions</u>	<u>Consolidated</u>
Operating Income	\$ 8.2	\$ 8.8	\$ 1.3	\$ 14.6
Add: Depreciation and amortization	3.6	3.6	0.6	7.8
Add: Share-based compensation	-	-	-	1.6
Earnings before interest, taxes, depreciation, amortization and share-based compensation (Adjusted EBITDA)	<u>\$ 11.8</u>	<u>\$ 12.4</u>	<u>\$ 1.9</u>	<u>\$ 24.0</u>

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

	Three Months Ended December 31, 2005 *			
	<u>EFT Processing</u>	<u>Prepaid Processing</u>	<u>Software Solutions</u>	<u>Consolidated</u>
Operating Income	\$ 7.2	\$ 9.3	\$ 0.9	\$ 13.5
Add: Depreciation and amortization	2.4	3.3	0.3	5.9
Add: Share-based compensation	-	-	-	1.6
Earnings before interest, taxes, depreciation, amortization and share-based compensation (Adjusted EBITDA)	<u>\$ 9.6</u>	<u>\$ 12.6</u>	<u>\$ 1.2</u>	<u>\$ 21.0</u>

* Adjusted to include the retroactively applied effects of SFAS No. 123R share-based compensation expense.

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

	Three Months Ended December 31, 2004 *			
	<u>EFT Processing</u>	<u>Prepaid Processing</u>	<u>Software Solutions</u>	<u>Consolidated</u>
Operating Income	\$ 5.8	\$ 7.9	\$ 0.6	\$ 10.1
Add: Depreciation and amortization	2.4	1.9	0.3	4.6
Add: Share-based compensation	-	0.1	-	2.7
Earnings before interest, taxes, depreciation, amortization and share-based compensation (Adjusted EBITDA)	<u>\$ 8.2</u>	<u>\$ 9.9</u>	<u>\$ 0.9</u>	<u>\$ 17.4</u>

* Adjusted to include the retroactively applied effects of SFAS No. 123R share-based compensation expense.

EURONET WORLDWIDE, INC.
Reconciliation of Total Debt to Proforma Total Debt
including acquisition indebtedness related to Ria Envía, inc.
(unaudited - in millions)

	As of December 31, 2006
Euronet Worldwide, Inc. Total Debt	\$ 373.5
Add: Indebtedness related to the acquisition of Ria Envía, Inc.	<u>180.0</u>
Proforma Total Debt including acquisition indebtedness related to Ria Envía, Inc.	<u><u>\$ 553.5</u></u>

EURONET WORLDWIDE, INC.
Reconciliation of Adjusted EBITDA to Proforma Adjusted EBITDA including Ria Envía, Inc.
(unaudited - in millions)

	Three Months Ended December 31, 2006
Euronet Worldwide, Inc. Adjusted EBITDA	\$ 24.0
Add: Adjusted EBITDA of Ria Envía, Inc.	<u>6.9</u>
Proforma Adjusted EBITDA including Ria Envía, Inc.	<u><u>\$ 30.9</u></u>

EURONET WORLDWIDE, INC.
Reconciliation of Prepaid Processing Segment Results
to Prepaid Processing Segment Results excluding Spanish prepaid and money transfer businesses
(unaudited - in millions)

	Year Ended December 31,					
	2006			2005 *		
	Total Revenues	Adjusted EBITDA	Operating Income	Total Revenues	Adjusted EBITDA	Operating Income
Prepaid Processing Segment	\$ 470.9	\$ 48.9	\$ 34.8	\$ 411.3	\$ 46.5	\$ 34.7
Less: Spanish prepaid and money transfer businesses	(45.0)	(0.4)	2.7	(46.9)	(6.4)	(3.7)
Prepaid Processing Segment excluding Spanish prepaid and money transfer businesses	<u>\$ 425.9</u>	<u>\$ 48.5</u>	<u>\$ 37.5</u>	<u>\$ 364.4</u>	<u>\$ 40.1</u>	<u>\$ 31.0</u>

* Adjusted to include the retroactively applied effects of SFAS No. 123R share-based compensation expense.

EURONET WORLDWIDE, INC.
Reconciliation of Prepaid Processing Segment Results
to Prepaid Processing Segment Results excluding Spanish prepaid and money transfer businesses
(unaudited - in millions)

	Three Months Ended December 31,						Three Months Ended September 30,		
	2006			2005 *			2006		
	Total Revenues	Adjusted EBITDA	Operating Income	Total Revenues	Adjusted EBITDA	Operating Income	Total Revenues	Adjusted EBITDA	Operating Income
Prepaid Processing Segment	\$ 124.6	\$ 12.4	\$ 8.8	\$ 111.7	\$ 12.6	\$ 9.3	\$ 121.2	\$ 12.5	\$ 8.8
Less: Spanish prepaid and money transfer businesses	(10.4)	0.6	1.5	(13.2)	(1.5)	(0.8)	(11.0)	-	1.0
Prepaid Processing Segment excluding Spanish prepaid and money transfer businesses	<u>\$ 114.2</u>	<u>\$ 13.0</u>	<u>\$ 10.3</u>	<u>\$ 98.5</u>	<u>\$ 11.1</u>	<u>\$ 8.5</u>	<u>\$ 110.2</u>	<u>\$ 12.5</u>	<u>\$ 9.8</u>

* Adjusted to include the retroactively applied effects of SFAS No. 123R share-based compensation expense.

EURONET WORLDWIDE, INC.
Reconciliation of Net Income Excluding Foreign Exchange and Share-Based Compensation
(unaudited - in millions, except share and per share data)

	Year Ended December 31,			Three Months Ended December 31,		
	2006	2005 *	2004 *	2006	2005 *	2004 *
Net income	\$ 46.3	\$ 22.4	\$ 12.9	\$ 15.4	\$ 7.2	\$ 3.4
Convertible debt issuance costs (1)	0.9	-	-	0.2	0.2	-
Interest on convertible debt (1)	2.3	-	-	0.6	0.6	-
Earnings applicable for common shareholders	49.5	22.4	12.9	16.2	8.0	3.4
Loss from discontinued operations	-	0.6	-	-	0.6	-
Loss on early debt retirement	-	-	0.9	-	-	0.8
Foreign exchange loss (gain)	(10.2)	7.5	0.4	(4.7)	0.8	1.3
Share-based compensation	7.4	5.6	7.0	1.6	1.6	2.7
Earnings applicable for common shareholders before foreign exchange gains/losses and share-based compensation	\$ 46.7	\$ 36.1	\$ 21.2	\$ 13.1	\$ 11.0	\$ 8.2
Adjusted earnings per share - diluted (2)	\$ 1.07	\$ 0.96	\$ 0.63	\$ 0.30	\$ 0.26	\$ 0.23
Diluted weighted average shares outstanding (1)	42,456,137	36,831,320	33,351,648	42,705,488	41,660,550	34,766,836
Effect of unrecognized share-based compensation on diluted shares outstanding	1,079,105	690,347	463,778	1,032,380	688,354	389,139
Adjusted diluted weighted average shares outstanding	43,535,242	37,521,667	33,815,426	43,737,868	42,348,904	35,155,975

* Adjusted to include the retroactively applied effects of SFAS No. 123R share-based compensation expense.

(1) As required by GAAP, convertible debt issuance and interest costs 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.

(2) Adjusted income 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.

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)

	Year Ended December 31, 2006	Three Months Ended December 31, 2006
Net income	\$ 46.3	\$ 15.4
Convertible debt issuance costs (1)	0.9	0.2
Interest on convertible debt (1)	2.3	0.6
Earnings applicable for common shareholders	49.5	16.2
Loss from discontinued operations	-	-
Loss on early debt retirement	-	-
Foreign exchange loss (gain)	(10.2)	(4.7)
Share-based compensation, net of tax	7.4	1.6
Intangible asset amortization, net of tax	6.2	1.5
Earnings applicable for common shareholders before foreign exchange gains/losses and share-based compensation	\$ 52.9	\$ 14.6
Adjusted earnings per share - diluted (2)	\$ 1.22	\$ 0.33
Diluted weighted average shares outstanding (1)	42,456,137	42,705,488
Effect of unrecognized share-based compensation on diluted shares outstanding	1,079,105	1,032,380
Adjusted diluted weighted average shares outstanding	43,535,242	43,737,868

(1) As required by GAAP, convertible debt issuance and interest costs 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.

(2) Adjusted income 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.