



EURONET WORLDWIDE

ANNUAL MEETING

MAY 2016

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 but not limited to: conditions in world financial markets and general economic conditions, including economic conditions in specific countries or regions; technological developments affecting the market for the Company's products and services; foreign currency exchange rate fluctuations; the effects of any breaches in the security of our computer systems; the Company's ability to renew existing contracts at profitable rates; changes in fees payable for transactions performed for cards bearing international logos or over switching networks such as card transactions on ATMs; changes in the Company's relationship with, or in fees charged by, the Company's business partners; competition; the outcome of claims and other loss contingencies affecting the Company; 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. Any forward-looking statements made in this presentation speak only as of the date of this presentation. 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:

Constant currency measures are computed as if foreign currency exchange rates did not change from the prior period. This information is provided to illustrate the impact of changes in foreign currency exchange rates on the Company's results when compared to the prior period.

Adjusted EBITDA is defined as net income excluding interest, income tax expense, depreciation, amortization, share-based compensation expenses and other non-operating or non-recurring items that are considered expenses under U.S. GAAP.

Adjusted cash earnings per share (Cash EPS) is defined as diluted U.S. GAAP earnings per share excluding, to the extent incurred in the period, the tax-effected impacts of: a) foreign currency exchange gains or losses, b) goodwill impairment charges, 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 represents a performance measure and is not intended to represent a liquidity measure.

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



Today's Agenda

- Euronet Overview
- Business Segment Overview
- 2016 Acquisitions
- Introduction of Stockholders' Resolutions
- Euronet Financial Review
- Stockholders' Resolution Results
- Closing Comments
- Questions & Answers

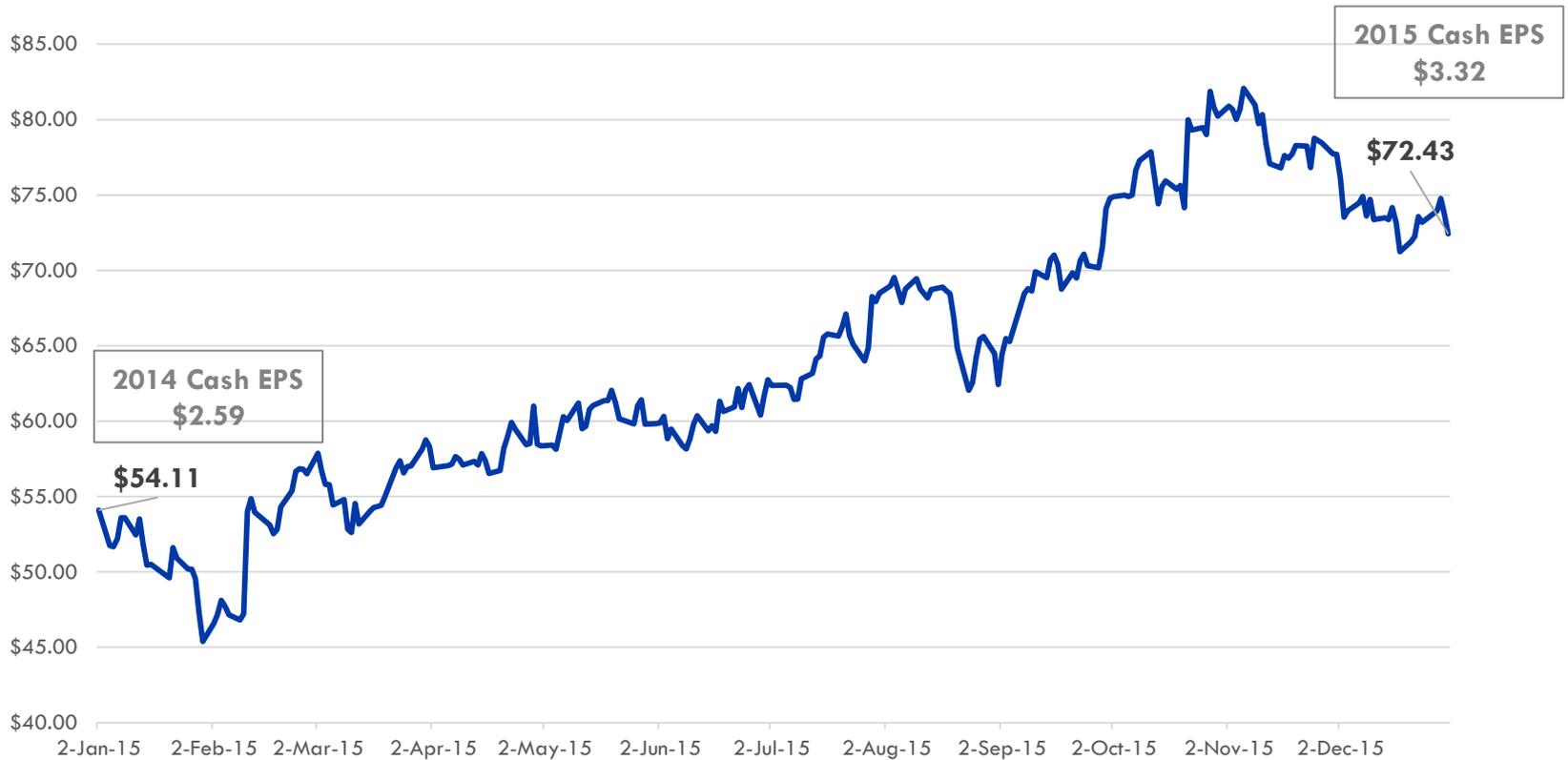
EURONET OVERVIEW

MICHAEL J. BROWN, CHAIRMAN & CEO

Annual Report Theme

- 2015 Annual Report highlights Euronet's successful execution of two strategies:
 1. To add more products, to more devices, in more channels and more countries
 2. To continue to invest in new products that will drive future shareholder value
- The cover image includes a map overlaid on global currencies highlighting Euronet's expansive global presence and foreign currency exchange rate expertise
- The images of currency carry throughout the shareholder letter and are complemented by images of Euronet's products which include:
 - Current ATM branding and product availability through our ATM screens
 - Digital content solutions including sales of iTunes through PayPal
 - Digital money transfer options including the Ria, HiFX and XE websites

2015 Stock Price Growth



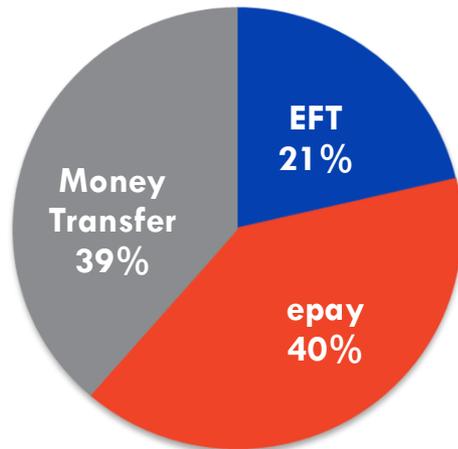
Euronet Achieved 34% Stock Price Growth in 2015!

2015 Segment Economics

Revenue & Adjusted EBITDA Mix

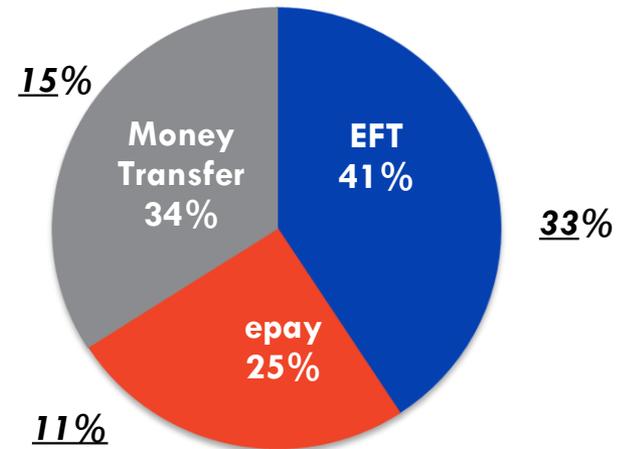
The following charts represent the Revenue and EBITDA profiles of each segment:

Revenue Mix*



2015 Revenue = \$1,773.5M

Adjusted EBITDA Mix* & Percent Margin*



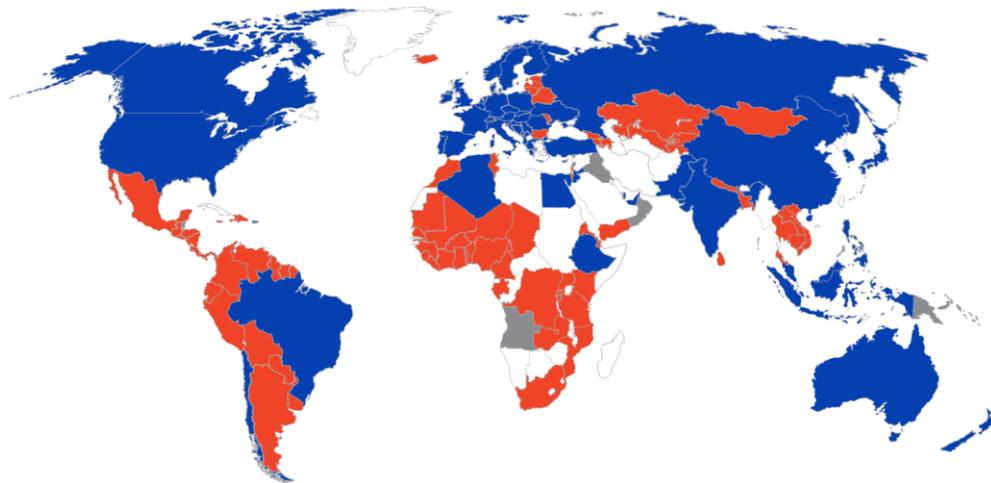
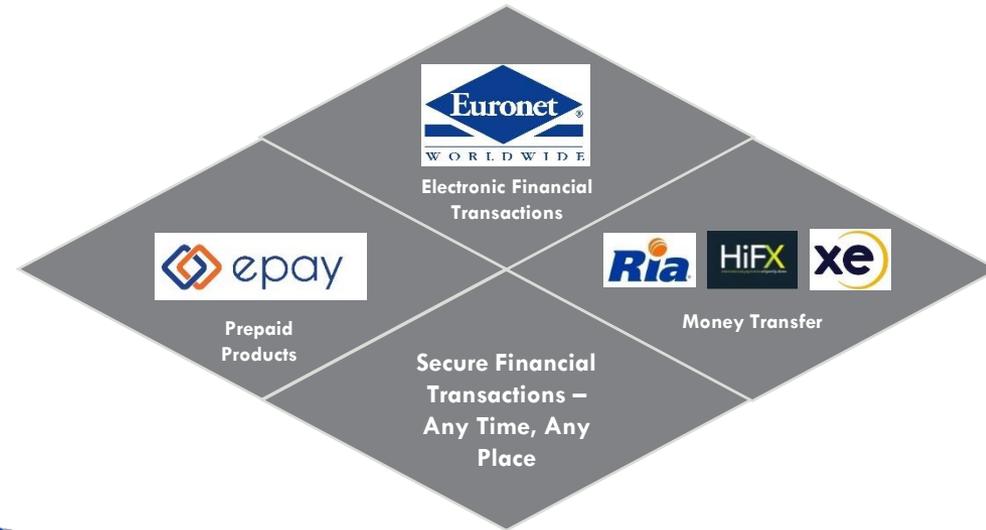
2015 Adjusted EBITDA = \$309.0M

Percent Margin = 17%

* As reported revenue, adjusted EBITDA & percent EBITDA Margin by Segment excludes eliminations and expenses incurred by corporate services.

Euronet Worldwide, Inc. Overview

- Founded in 1994 with \$4.0 million. Current market cap is approximately \$4.0 billion
- Listed on U.S. NASDAQ (EFT) since 1997
- Leading electronics payments processor and distributor
- Approximately 5,600 employees worldwide
- Responsible for \$74 billion cash annually



- Originating Countries
- Terminating Countries
- Other Euronet Points of Presence

- As of Q1 2016, the global payment network includes:
 - 24,761 ATMs operated in EFT; value added services agreements for more than 185,000 ATMs
 - 301k retailer locations and 658k point-of-sale terminals in ePay
 - ~310k global network locations in Money Transfer
- Full Year 2015 Revenue: \$1,772.3 million
- Processed 2.7 billion transactions in 2015
- Euronet services clients in ~165 countries

EFT Processing



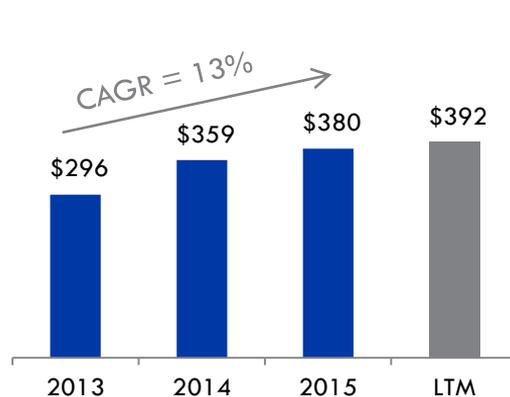
Services and Scale

- Largest independent ATM deployer in Central and Eastern Europe and operator of the largest independent shared ATM network in India
- Key services include ATM Network Participation and Management, Card Issuing, POS Driving/Acquiring and other value added services
- Transaction growth spread across Europe, partially offset by transaction declines in China
- Partner with approximately 270 bank customers and card organizations
- Margins benefit from more profitable European transactions and value added services

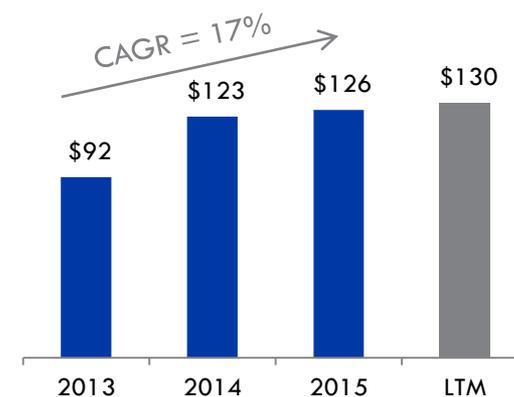
Highlights

- Operate in 50 countries ⁽¹⁾
- ~\$32 billion in cash dispensed from ATMs annually ⁽²⁾
- 1.3 billion transactions processed ⁽²⁾
- 24,761 ATMs under management⁽¹⁾
- Driving ~129,000 POS terminals⁽¹⁾
- Operate IAD networks in 19 countries⁽¹⁾

Revenue (\$ in mm)



Adj. EBITDA (\$ in mm)



Note: Data as of 1Q 2016. CAGRs calculated from 2013 to 2015.

¹ As of Q1 2016.

² As of 2015.



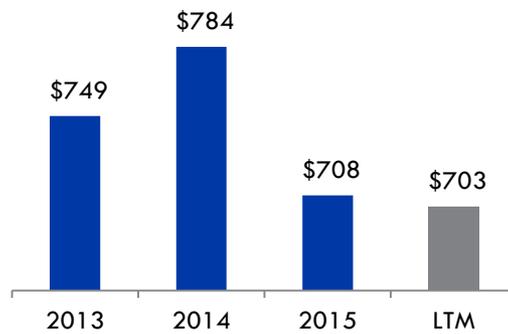
Services and Scale

- epay is a leading provider of e-payment services and technology with a broad product portfolio and a global payment, distribution and cash collection network
- Key services include mobile top-up, prepaid debit cards, gift cards, prepaid digital content, bill payment, electronic payment, transport / ticketing, lotteries, software, online video games and vouchers
- Non-mobile content sales acceleration in recent years expected to continue
- Direct relationships with multinational and independent retailers: over 200 agreements with mobile operators and 100+ agreements with non-mobile content providers
- Gross margins reflect the benefit of more significant growth in non-mobile products

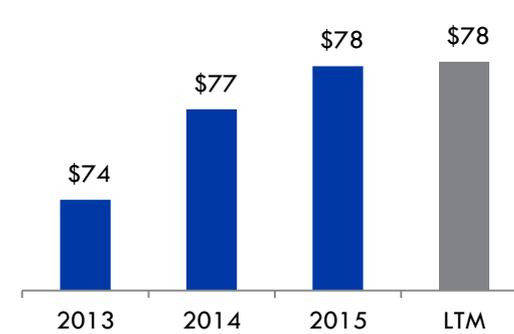
Highlights

- Processing in 34 countries across Europe, Asia and the Americas ⁽¹⁾
- ~658,000 POS terminals ⁽¹⁾
- ~301,000 retailer locations ⁽¹⁾
- ~\$11 billion prepaid volume ⁽²⁾
- 1.3 billion transactions ⁽²⁾

Revenue (\$ in mm)



Adj. EBITDA (\$ in mm)



Note: Data as of 1Q 2016.

⁽¹⁾ As of Q1 2016.

⁽²⁾ As of 2015.

Money Transfer



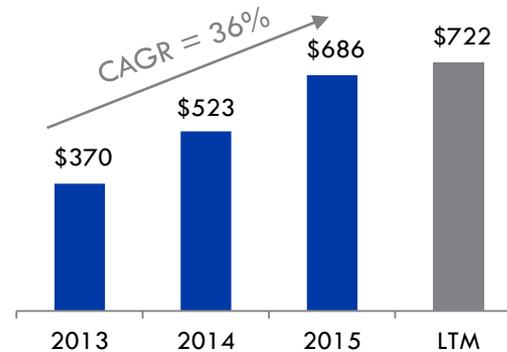
Services and Scale

- A leading global money transfer provider, with a dedicated team and system providing compliance and support
- Ria power Walmart's domestic money transfer product, Walmart-2-Walmart
 - Won Walmart Services' Supplier of the Year Award for the second consecutive year
 - Won Service Excellence Award from Walmart Services
- Key services include money transfer, foreign currency exchange, bill payment, check cashing, prepaid phone cards, money orders and Ria branded prepaid debit cards
- Transfers are sent and received through a global network of agents, retail locations, correspondent banks, company-owned stores and an all new digital website, riamoneytransfer.com
 - Earnings expansion from Ria's organic growth, the successful launch of Walmart-2-Walmart and the acquisitions of IME and XE
 - Revenue and gross margin per transaction are higher in European countries compared to the U.S. and Canada
- In June 2015, acquired IME, a leading Malaysian-based money transfer provider
- In July 2015, acquired XE, the world's trusted currency authority

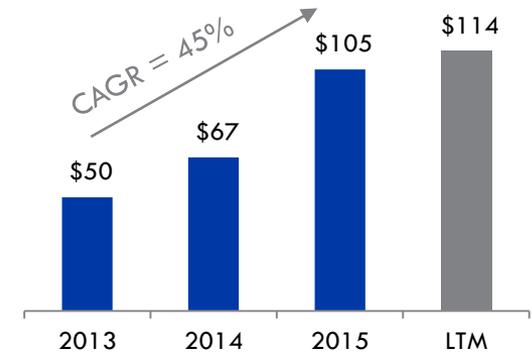
Highlights

- 150 Money Transfer delivered countries ⁽¹⁾
- 32 Money Transfer originating countries ⁽¹⁾
- ~310,000 transfer locations ⁽¹⁾
- \$27 billion transfers processed ⁽²⁾
- 68.7 million transactions processed ⁽²⁾

Revenue (\$ in mm)



Adj. EBITDA (\$ in mm)



Note: CAGRs calculated from 2013 to 2015.

⁽¹⁾ As of Q1 2016.

⁽²⁾ As of 2015.

Ria Acquires Significant Market Position in Fast-Growing Southeast Asian Money Transfer Markets



Top Ria Remittance Sending Countries (US \$ Billions)



Source: World Bank 2014 Bi-lateral Remittance Matrix

Existing Ria Send Market (Blue)
New Ria Send Market (Red)

- Provides Ria with operations base to further develop Asian and Middle East send markets, as well as grow and service its payout network
- Accretive acquisition provides immediate entry to new markets via an established brand with a correspondent network catered to the immigrant base in these countries.
- Provides Ria with stores or agents in 11 new send markets which account for approximately \$133 billion in remittances per year according to World Bank; including 7 of the world's top 25 send markets
- Offers money transfer and related services through 68 stores and over 50 agents in Malaysia,
 - Additional stores in the UK, US and Portugal
 - Growing agent and transaction base across the Middle East
- Opportunity to achieve synergies in correspondent network

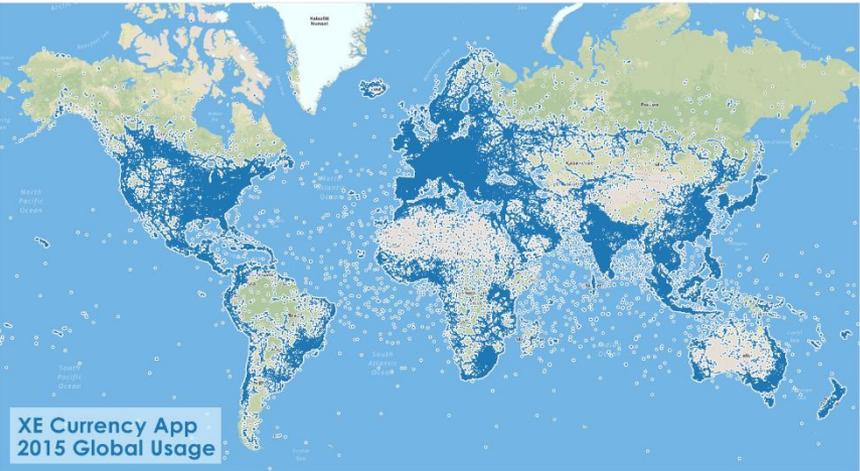
Euronet Acquires Leading Foreign Currency Exchange Information Provider, XE

XE Brings Unparalleled User Base

- World's trusted currency authority for 20+ years
- 4.2 billion total page views in 2015
- 42 million app downloads since 2009 launch
- 256 million unique visitors per year
 - 49% of users have a payment need¹
- Top five business website²
- Top 500 global website, comparable to Reuters, Samsung and the Wall Street Journal³
- Strong management team who are experts in digital customer attraction

Ria/HiFX Bring Payment Infrastructure

- World-class payment processing platform
- Strong compliance platforms
- Streamlined know-your-customer process
- Money transfer licenses in 32 countries
- Reposition XE website to attract larger percentage of XE's 256 million annual unique users to XE transfer pages



Consistent relative ranking, with #1 being the most visited:

•	Paypal	42
•	CNN	88
•	ESPN	119
•	WSJ	318
•	Reuters	377
•	XE	451
•	Disney	1,699
•	WU	5,193
•	Visa	6,172
•	Xoom	9,660
•	Transferwise	11,294



¹Per recent XE customer survey

²According to digital measurement company, Similarweb.com

³According to analytics website, Alexa.com

*A Unique Visitor is defined as a unique IP address that visited the site one or more times in the last 12 months.



STOCKHOLDER RESOLUTIONS

JEFFREY B. NEWMAN, EVP & GENERAL COUNSEL

Stockholders' Resolutions

- Election of the Company's three nominees for Director, each to serve a three-year term expiring upon the 2019 Annual Meeting or until a successor is duly elected and qualified
- To approve the Company's Amended and Restated Executive Annual Incentive Plan
- Ratification of the appointment of KPMG LLP as Euronet's independent registered public accounting firm for the year ending December 31, 2016
- To approve, on an advisory basis, the compensation of the Company's named executive officers as disclosed in the proxy statement



2015 & 1Q 2016 FINANCIAL RESULTS

RICK L. WELLER, EVP & CFO

2015 Financial Report

Segment Financial Highlights

USD (in millions)	Revenue		Adjusted Operating Income (Expense)		Adjusted EBITDA	
	2014	2015	2014	2015	2014	2015
EFT Processing	\$ 358.7	\$ 379.6	\$ 91.4	\$ 94.4	\$ 122.8	\$ 126.0
% Change - Reported*		6%		3%		3%
% Change - Adjusted for FX**		22%		21%		20%
epay	783.8	708.3	60.9	66.5	76.7	77.7
% Change - Reported*		-10%		9%		1%
% Change - Adjusted for FX**		5%		25%		16%
Money Transfer	523.1	685.6	42.7	78.7	67.1	105.3
% Change - Reported*		31%		84%		57%
% Change - Adjusted for FX**		40%		105%		73%
Subtotal	1,665.6	1,773.5	195.0	239.6	266.6	309.0
% Change - Reported*		6%		23%		16%
% Change - Adjusted for FX**		19%		41%		32%
Corporate & Eliminations	(1.4)	(1.2)	(36.3)	(34.7)	(23.7)	(21.3)
Consolidated Total	\$ 1,664.2	\$ 1,772.3	\$ 158.7	\$ 204.9	\$ 242.9	\$ 287.7
% Change - Reported*		6%		29%		18%
% Change - Adjusted for FX**		19%		50%		36%

- EFT margins include the impact of ATM network expansion, greater point of sale DCC transactions and other value added transactions
- epay operating income and adjusted EBITDA growth from continued strength of non-mobile content sales
- Money Transfer growth attributable to organic growth across the Ria business, including the introduction of Walmart-2-Walmart, together with the acquisitions of HiFX, IME and XE.

* Segment Financial Highlights are presented on an "As Reported" basis.

** Represents % change in financial results for the quarter adjusted for the estimated impact of changes in foreign currency exchange rates.

2015 Financial Report

Balance Sheet Overview

USD (in millions)	2014	2015
Unrestricted Cash	\$ 468.0	\$ 457.5
Total Assets	2,051.6	2,192.7
Total Debt	412.8	423.7
Total Debt to Trailing Twelve Month Adjusted EBITDA Multiple	1.7x	1.5x
Net Debt to Trailing Twelve Month Adjusted EBITDA Multiple	NM	NM

*NM - Not Meaningful

Q1 2016 Financial Report

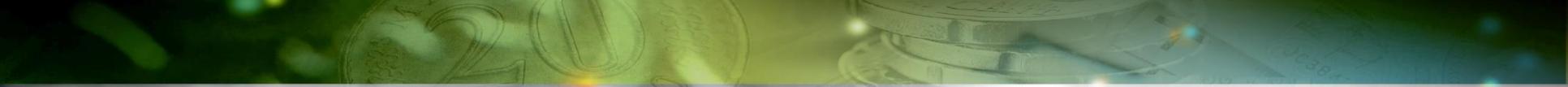
Segment Financial Highlights

USD (in millions)	Revenue		Operating Income (Expense)		Adjusted EBITDA	
	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016
EFT Processing	\$ 74.7	\$ 86.6	\$ 11.4	\$ 13.3	\$ 18.6	\$ 22.1
% Change - Reported*		16%		17%		19%
% Change - Adjusted for FX**		21%		18%		22%
epay	175.9	170.1	15.6	15.8	18.8	18.9
% Change - Reported*		-3%		1%		1%
% Change - Adjusted for FX**		1%		6%		5%
Money Transfer	144.8	181.6	13.8	21.5	20.5	28.8
% Change - Reported*		25%		56%		40%
% Change - Adjusted for FX**		27%		59%		44%
Subtotal	395.4	438.3	40.8	50.6	57.9	69.8
% Change - Reported*		11%		24%		21%
% Change - Adjusted for FX**		14%		27%		24%
Corporate & Eliminations	(0.2)	(0.4)	(8.6)	(8.7)	(5.5)	(4.9)
Consolidated Total	\$ 395.2	\$ 437.9	\$ 32.2	\$ 41.9	\$ 52.4	\$ 64.9
% Change - Reported*		11%		30%		24%
% Change - Adjusted for FX**		14%		34%		28%

- EFT growth was the result of ATM network and transaction expansion
- epay growth stemming from higher sales of non-mobile content across our markets, partially offset by certain mobile transaction declines
- Money Transfer expansion attributable to double-digit transaction growth in Europe, Asia Pacific, the US and Walmart-2-Walmart as well as the added benefit from the June 2015 acquisition of IME

* Segment Financial Highlights are presented on an "As Reported" basis.

** Represents % change in financial results for the quarter adjusted for the estimated impact of changes in foreign currency exchange rates.



STOCKHOLDER RESOLUTIONS

JEFFREY B. NEWMAN, EVP & GENERAL COUNSEL

Stockholders' Resolutions

Results Summary*

- **Election of Directors**
 - Michael J. Brown has received 98% of the votes in favor
 - Andrew B. Schmitt has received 99% of the votes in favor
 - M. Jeannine Strandjord has received 99% of the votes in favor
- **Executive Annual Incentive Plan**
 - 98% of the votes have been cast in favor
- **Appointment of Auditors**
 - KPMG has received 99% of the votes in favor
- **Executive Compensation**
 - 99% of the votes have been cast in favor



SUMMARY

MICHAEL J. BROWN, CHAIRMAN & CEO

Summary

- Contributions from all three segments led to record full year adjusted Cash EPS
 - Cash EPS of \$3.32 represents a 28% year-over-year increase; 50% constant currency
- Continued product and network expansion in all three segments:
 - EFT added more ATMs and more products across more markets
 - epay expanded non-mobile content portfolio with new customers and in new locations
 - Money Transfer achieved 20% network growth, completed two successful acquisitions:
 - Malaysian-based money transfer provider, IME
 - XE, the World's trusted currency authority
- The balance sheet continues to strengthen
 - First quarter 2016 cash position of \$548.5 million

Euronet has achieved 15 consecutive years of
Earnings Growth!



QUESTIONS?