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 potential future computer security breaches; 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 release. 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 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 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. 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.
Q2 2013 Financial Report
Quarterly Financial Highlights

• Revenue – $341.5 million
  – 13% increase from $302.4 million for Q2 2012
  – 13% increase on a constant currency basis

• Operating Income – $27.8 million
  – 40% increase from $19.9 million for Q2 2012
  – 38% increase on a constant currency basis

• Adjusted EBITDA – $47.7 million
  – 22% increase from $39.0 million for Q2 2012
  – 21% increase on a constant currency basis

• Cash EPS – $0.48
  – 23% increase from $0.39 for Q2 2012
Q2 2013 Financial Report

Three Year Transaction Trend

- EFT transactions increased 2% year-over-year
  - Primarily in Serbia, Middle East, Pakistan and China, offset by declines in India
- epay transactions increased 4% year-over-year
  - Primarily in India, North America and Germany
- Ria transactions increased 20% year-over-year
  - Expansion across all regions
# Q2 2013 Business Segment Results

## Same Quarter Prior Year Comparison

<table>
<thead>
<tr>
<th>USD (in millions)</th>
<th>Revenue</th>
<th>Operating Income (Loss)</th>
<th>Adjusted EBITDA</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Q2 2012</td>
<td>Q2 2013</td>
<td>Q2 2012</td>
</tr>
<tr>
<td><strong>EFT Processing</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>% Change</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>epay</strong></td>
<td>166.7</td>
<td>176.6</td>
<td>10.1</td>
</tr>
<tr>
<td>% Change</td>
<td>6%</td>
<td>6%</td>
<td>23%</td>
</tr>
<tr>
<td><strong>Money Transfer</strong></td>
<td>77.5</td>
<td>93.4</td>
<td>6.7</td>
</tr>
<tr>
<td>% Change</td>
<td>21%</td>
<td>31%</td>
<td>21%</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>302.5</td>
<td>342.2</td>
<td>27.1</td>
</tr>
<tr>
<td>% Change</td>
<td>13%</td>
<td>34%</td>
<td>13%</td>
</tr>
<tr>
<td><strong>Corporate, Eliminations &amp; Other</strong></td>
<td>(0.1)</td>
<td>(0.7)</td>
<td>(7.2)</td>
</tr>
<tr>
<td><strong>Consolidated Total</strong></td>
<td>$302.4</td>
<td>$341.5</td>
<td>$19.9</td>
</tr>
<tr>
<td>% Change</td>
<td>13%</td>
<td>40%</td>
<td>13%</td>
</tr>
</tbody>
</table>
## Q2 2013 Business Segment Results

Same Quarter Prior Year Comparison – Constant Currency*

<table>
<thead>
<tr>
<th>USD (in millions)</th>
<th>Revenue</th>
<th>Operating Income (Loss)</th>
<th>Adjusted EBITDA</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Q2 2012</td>
<td>Q2 2013*</td>
<td>Q2 2012</td>
</tr>
<tr>
<td>EFT Processing</td>
<td>$ 58.3</td>
<td>$ 71.7</td>
<td>$ 10.3</td>
</tr>
<tr>
<td>% Change</td>
<td></td>
<td>23%</td>
<td>43%</td>
</tr>
<tr>
<td>epay</td>
<td>166.7</td>
<td>176.8</td>
<td>10.1</td>
</tr>
<tr>
<td>% Change</td>
<td></td>
<td>6%</td>
<td>23%</td>
</tr>
<tr>
<td>Money Transfer</td>
<td>77.5</td>
<td>92.9</td>
<td>6.7</td>
</tr>
<tr>
<td>% Change</td>
<td></td>
<td>20%</td>
<td>30%</td>
</tr>
<tr>
<td>Subtotal</td>
<td>302.5</td>
<td>341.4</td>
<td>27.1</td>
</tr>
<tr>
<td>% Change</td>
<td></td>
<td>13%</td>
<td>32%</td>
</tr>
<tr>
<td>Corporate, Eliminations &amp; Other</td>
<td>(0.1)</td>
<td>(0.7)</td>
<td>(7.2)</td>
</tr>
<tr>
<td>Consolidated Total</td>
<td>$ 302.4</td>
<td>$ 340.7</td>
<td>$ 19.9</td>
</tr>
<tr>
<td>% Change</td>
<td></td>
<td>13%</td>
<td>38%</td>
</tr>
</tbody>
</table>
## Q2 2013 Financial Report
### Balance Sheet Overview

<table>
<thead>
<tr>
<th>USD (in millions)</th>
<th>3/31/2013</th>
<th>6/30/2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrestricted Cash</td>
<td>$161.5</td>
<td>$189.9</td>
</tr>
<tr>
<td>Total Assets</td>
<td>1,491.4</td>
<td>1,492.2</td>
</tr>
<tr>
<td>Total Debt</td>
<td>291.1</td>
<td>295.5</td>
</tr>
<tr>
<td>Total Debt to Trailing Twelve Month</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adjusted EBITDA Multiple</td>
<td>1.7x</td>
<td>1.7x</td>
</tr>
<tr>
<td>Net Debt to Trailing Twelve Month</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adjusted EBITDA Multiple</td>
<td>0.8x</td>
<td>0.6x</td>
</tr>
</tbody>
</table>
EFT SEGMENT
EFT Segment Highlights
Q2 2013 Financial Highlights

- Revenue – $72.2 million
  - 24% increase from $58.3 million for Q2 2012

- Operating Income – $15.0 million
  - 46% increase from $10.3 million for Q2 2012

- Adjusted EBITDA – $22.7 million
  - 37% increase from $16.6 million for Q2 2012

- Transactions – 296 million
  - 2% increase from 291 million for Q2 2012
EFT – Q2 2013 Business Highlights

Growth Drivers

• Launched:
  – POS driving and gateway services with Postova Bank in Slovakia
  – Debit card and gateway services with Loyal Bank in Hungary
  – Contactless card issuing and POS acquiring with Raiffeisen Bank in Romania and Croatia
  – China UnionPay card acceptance and cross-border mobile top-up on Euronet IAD in Poland
  – Prepaid card issuing with Lamda Development in Cyprus
  – Host-to-host connection for local card scheme Borica with Piraeus Bank in Bulgaria
  – Successfully migrated Standard Chartered Bank Malaysia and Singapore to Euronet ITM switch

• New Agreements (e.g. for ATM, IAD, Outsourcing Services, etc.):
  – Automated Deposit Terminal (ADT) network participation agreement and ADT outsourcing agreement for branch ADTs with Idea Bank in Poland
  – ADT network participation agreement with Getin Bank in Poland
  – ATM and ADT network participation agreements with Invest Bank in Poland
  – ATM network participation agreement with Intesa San Paolo in Romania
  – Advertising agreements with multiple customers in Poland
  – ATM driving, CMS hosting and UnionPay debit card hosting with AL Baraka Bank Limited in Pakistan
EFT – Q2 2013 Business Highlights

Growth Drivers

• Renewals & Extensions:
  – Extended agreement with Forexchange to install additional ATMs in Italy
  – Extended agreement with Tatra Bank in Slovakia to provide bill payment and banknote fraud management on their ADT network
  – Extended agreement with Mint in UAE to migrate all mint payroll cards to the Euronet Middle East processing platform
  – Renewed network participation agreements with BZ WBK (Kredyt Bank) and Polbank (Raiffeisen Group) in Poland
  – Renewed outsourcing agreement with HSBC in India

• Value Added Services (VAS)
  – VAS on our customers’ ATM and POS networks in Slovakia and Croatia
  – Agreement with Elavon to offer DCC to merchants in the U.S.
  – Agreement with merchant acquirers Redeban Colombia, Erste Card Club Croatia, Banco De Oro Philippines and Bank of the Philippine Islands
  – Agreements to provide value added services with airport duty free shops, hotels and retailers in the U.S., Singapore and Korea

• ATM Deployment
  – 17,242 ATMs at the end of Q2 2013
  – Net decline of 731 ATMs (1,596 decline from previously announced deinstallation in India, partially offset by 865 additions across our network in Q2 2013)
epay SEGMENT
epay Segment Highlights
Q2 2013 Financial Highlights

- **Revenue** – $176.6 million
  - 6% increase from $166.7 million for Q2 2012
  
- **Operating Income** – $12.4 million
  - 23% increase from $10.1 million for Q2 2012
  
- **Adjusted EBITDA** – $16.3 million
  - 7% increase from $15.3 million for Q2 2012
  
- **Transactions** – 282 million
  - 4% increase over 272 million for Q2 2012
epay – Q2 2013 Business Highlights

Growth Drivers

• Grow Core Business in Existing Markets
  – Launched:
    • SIM card distribution for all mobile operators in New Zealand
    • Smartphone lease-to-own financing program in wireless dealers in the U.S.
    • Agent incentive payment program for Prepayd Wireless, a Sprint MVNO
    • Lyca Mobile in the U.S.
    • Vodafone, Lyca, Llamaya and DIGI mobile into CONSUM, a large retailer in Spain
    • Several new mobile operators in large Spanish retailers
  – Signed:
    • Movistar and Vodafone distribution agreement with ARCE in Spain
    • Mobile and Pay-TV top-up with Mercatone Uno, Distribuzione Roma and Di.Co in Italy
    • TIM and H3G mobile top-up distribution agreement with Unicomm hypermarkets and supermarkets in Italy

• ecommerce
  – Mobile application distribution of iTunes via PostFinance Bank in Switzerland
  – Boost Mobile Wallet via wipit

• Key Contract Extension
  – Exclusive long-term agreement with Rewe Group in Germany
Non-mobile product expansion

Launched:

- Gift card mall in Penny, a discount grocer and part of Rewe Group, in Germany
- Sony PlayStation credits in Woolworths in Australia
- Eset, Mobile NQ and Trend Micro products, which focus on mobile phone security, in Australia and New Zealand
- Microsoft, Nintendo, Sony and Facebook in all FNAC stores in France
- Software and gaming products at Darty and Boulanger, France’s 2nd and 3rd largest electronics retailers
- iTunes gift codes at Yandex, Russia’s #1 search engine and e-wallet, and on Svyaznoy kiosks
- iTunes in the Post Office and JD Sports in the UK
- Microsoft Xbox into Tesco in the UK and Argos in Ireland
- iTunes in Media Markt and Radio Popular, two leading electronics retailers in Portugal
- Facebook distribution through Euronics Italia, Italy’s #1 electronics retailer
- Gift card mall in Simply SMA stores in Italy
- Paysafecard and Amazon distribution agreement with Gruppo Pam in Italy

Signed:

- Exclusive distribution agreement for Google POSA cards in Europe
- Electronic software download (ESD) agreement with Microsoft to distribute digital codes for Xbox and activation codes for Microsoft Office and Windows
- ESD agreement with Adobe to distribute the full Adobe product suite
- European POSA card distribution agreement with Bigpoint, a top five online game publisher in Europe
- Microsoft Office, Adobe, Symantec and iTunes in John Lewis, a leading UK department store
MONEY TRANSFER SEGMENT
Money Transfer Segment Highlights
Q2 2013 Financial Highlights

- **Revenue** – $93.4 million
  - 21% increase from $77.5 million for Q2 2012

- **Operating Income** – $8.8 million
  - 31% increase from $6.7 million for Q2 2012

- **Adjusted EBITDA** – $13.3 million
  - 18% increase from $11.3 million for Q2 2012

- **Transactions** – 8.9 million
  - 20% increase from 7.4 million for Q2 2012
Growth in Send & Payout Network, Correspondents and Locations

• Our network reaches:
  – 133 countries
  – 204,000 total network locations, a 29% increase vs. Q2 2012

• Correspondents Launched and Expansion: Net increase of 5,000 new locations, with most notable increases in:
  – Turkey Over 3,600 locations
  – China Over 1,300 locations
  – Lithuania Over 700 locations
  – Vietnam Over 400 locations

• New Correspondents Signed: 17 new correspondents agreements spanning 8 countries. Among the most notable are:
  – India Over 2,200 locations
  – Pakistan Over 1,500 locations
  – Nepal Over 1,400 locations
  – Latin American and Caribbean: Over 700 locations

• Launched RiaMoneyTransfer.com
Money Transfer – Q2 2013 Business Highlights

Growth Driver Highlights

- Increase in U.S. transfers of 26%
  - Increase in U.S. to Mexico of 27%
  - Increase in non-Mexico transfers of 26%
- Increase in non-U.S. transfers of 15%

- Increase in non-money transfer transactions of 15%
  - Check cashing transactions increased 43%
  - Significant increase in prepaid top-up in Italy
- Significant increase of Ria Pinless transactions
Summary and Outlook

- Q2 2013 Adjusted Cash EPS of $0.48
- All three segments contributed to double-digit consolidated earnings growth
- EFT benefits from growth of brown label ATMs in India, sales of value added services and ATM expansion
- epay continues turnaround with increases in sales of non-mobile content and prepaid mobile products in the U.S.
- Money Transfer realizes earnings expansion from continued sales successes and network expansion
- Strong balance sheet with strong cash generation
- Q3 2013 Adjusted Cash EPS is expected to be approximately $0.54, assuming consistent FX rates
Supplemental Data

In addition to the results presented in accordance with U.S. GAAP, the Company presents non-GAAP financial measures, such as constant currency, adjusted EBITDA and adjusted cash earnings per share. These measures should be used in addition to, and not a substitute for, net income, operating income and earnings per share computed in accordance with U.S. GAAP. We believe that these non-GAAP measures provide useful information to investors regarding the Company's performance and overall results of operations. These non-GAAP measures are also an integral part of the Company's internal reporting and performance assessment for executives and senior management. The non-GAAP measures used by the Company may not be comparable to similarly titled non-GAAP measures used by other companies. The attached schedules provide a full reconciliation of these non-GAAP financial measures to their most directly comparable U.S. GAAP financial measure.
EURONET WORLDWIDE, INC.

Reconciliation of Net Income to Adjusted EBITDA and Operating Income (Expense)
(unaudited - in millions)

| Net income | $ 18.2 |
| Add: Income tax expense | $ 8.7 |
| Add: Total other expense, net | $ 0.9 |
| Operating income (expense) | $ 15.0 $ 12.4 $ 8.8 $ (8.4) $ 27.8 |
| Add: Depreciation and amortization | 7.7 3.9 4.5 0.1 16.2 |
| Add: Share-based compensation | - - - 3.7 3.7 |
| Earnings (expense) before interest, taxes, depreciation, non-operating and non-recurring items | $ 22.7 $ 16.3 $ 13.3 $ (4.6) $ 47.7 |

(1) Adjusted EBITDA is a non-GAAP measure that should be considered in addition to and not a substitute for, net income and operating income computed in accordance with U.S. GAAP.
EURONET WORLDWIDE, INC.

Reconciliation of Net Income to Adjusted EBITDA and Operating Income (Expense)
(unaudited - in millions)

<table>
<thead>
<tr>
<th></th>
<th>EFT Processing</th>
<th>epay</th>
<th>Money Transfer</th>
<th>Corporate Services</th>
<th>Consolidated</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net income</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$ 5.7</td>
</tr>
<tr>
<td>Add: Income tax expense</td>
<td>$10.3</td>
<td>$10.1</td>
<td>$6.7</td>
<td></td>
<td>$ 5.2</td>
</tr>
<tr>
<td>Deduct: Total other expense, net</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$ 9.0</td>
</tr>
<tr>
<td>Operating income (expense)</td>
<td>$16.6</td>
<td>$15.3</td>
<td>$11.3</td>
<td>(4.2)</td>
<td>$ 39.0</td>
</tr>
<tr>
<td>Add: Depreciation and amortization</td>
<td>$6.3</td>
<td>$5.1</td>
<td>$4.6</td>
<td>$0.1</td>
<td>$ 16.1</td>
</tr>
<tr>
<td>Add: Share-based compensation</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
<td>$ 3.0</td>
</tr>
<tr>
<td>Earnings (expense) before interest, taxes, depreciation, amortization, share-based compensation and other non-operating and non-recurring items</td>
<td>$16.6</td>
<td>$15.3</td>
<td>$11.3</td>
<td>(4.2)</td>
<td>$ 39.0</td>
</tr>
</tbody>
</table>

(1) Adjusted EBITDA is a non-GAAP measure that should be considered in addition to and not a substitute for, net income and operating income computed in accordance with U.S. GAAP.
### EURONET WORLDWIDE, INC.

#### Reconciliation of Revenue, Operating Income (Expense) and Adjusted EBITDA to Constant Currency Amounts by Segment

(unaudited - in millions)

<table>
<thead>
<tr>
<th></th>
<th>EFT Processing</th>
<th>epay</th>
<th>Money Transfer</th>
<th>Corporate Services</th>
<th>Consolidated</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenue</strong></td>
<td>$72.2</td>
<td>$176.6</td>
<td>$93.4</td>
<td>$(0.7)</td>
<td>$341.5</td>
</tr>
<tr>
<td>Add: Estimated foreign currency impact *</td>
<td>(0.5)</td>
<td>0.2</td>
<td>(0.5)</td>
<td>-</td>
<td>(0.8)</td>
</tr>
<tr>
<td><strong>Revenue - Constant Currency</strong></td>
<td>$71.7</td>
<td>$176.8</td>
<td>$92.9</td>
<td>$(0.7)</td>
<td>$340.7</td>
</tr>
<tr>
<td><strong>Operating income (expense)</strong></td>
<td>$15.0</td>
<td>$12.4</td>
<td>$8.8</td>
<td>$(8.4)</td>
<td>$27.8</td>
</tr>
<tr>
<td>Add: Estimated foreign currency impact *</td>
<td>(0.3)</td>
<td>-</td>
<td>(0.1)</td>
<td>-</td>
<td>(0.4)</td>
</tr>
<tr>
<td><strong>Operating income (expense) - Constant Currency</strong></td>
<td>$14.7</td>
<td>$12.4</td>
<td>$8.7</td>
<td>$(8.4)</td>
<td>$27.4</td>
</tr>
<tr>
<td><strong>Adjusted EBITDA (reconciled on previous schedule)</strong></td>
<td>$22.7</td>
<td>$16.3</td>
<td>$13.3</td>
<td>$(4.6)</td>
<td>$47.7</td>
</tr>
<tr>
<td>Add: Estimated foreign currency impact *</td>
<td>(0.4)</td>
<td>0.1</td>
<td>(0.1)</td>
<td>(0.1)</td>
<td>(0.5)</td>
</tr>
<tr>
<td><strong>Adjusted EBITDA - Constant Currency</strong></td>
<td>$22.3</td>
<td>$16.4</td>
<td>$13.2</td>
<td>$(4.7)</td>
<td>$47.2</td>
</tr>
</tbody>
</table>
EURONET WORLDWIDE, INC.
Reconciliation of Adjusted Cash Earnings per Share
(unaudited - in millions, except share and per share data)

<table>
<thead>
<tr>
<th>Three Months Ended June 30,</th>
<th>2013</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net income attributable to Euronet Worldwide, Inc.</td>
<td>$18.1</td>
<td>$5.7</td>
</tr>
<tr>
<td>Foreign exchange (gain) loss, net of tax</td>
<td>$(1.4)</td>
<td>4.6</td>
</tr>
<tr>
<td>Intangible asset amortization, net of tax</td>
<td>4.5</td>
<td>4.6</td>
</tr>
<tr>
<td>Share-based compensation, net of tax</td>
<td>3.5</td>
<td>2.9</td>
</tr>
<tr>
<td>Non-cash 3.5% convertible debt accretion interest, net of tax</td>
<td>-</td>
<td>2.0</td>
</tr>
<tr>
<td>Non-cash GAAP tax expense</td>
<td>0.3</td>
<td>0.4</td>
</tr>
<tr>
<td><strong>Adjusted cash earnings (2)</strong></td>
<td>$25.0</td>
<td>$20.2</td>
</tr>
<tr>
<td><strong>Adjusted cash earnings per share - diluted (2)</strong></td>
<td>$0.48</td>
<td>$0.39</td>
</tr>
<tr>
<td>Diluted weighted average shares outstanding</td>
<td>51,517,640</td>
<td>51,671,501</td>
</tr>
<tr>
<td>Effect of assumed conversion of convertible debentures (1)</td>
<td>88,587</td>
<td>-</td>
</tr>
<tr>
<td>Effect of unrecognized share-based compensation on diluted shares outstanding</td>
<td>688,998</td>
<td>701,800</td>
</tr>
<tr>
<td><strong>Adjusted diluted weighted average shares outstanding</strong></td>
<td>52,295,225</td>
<td>52,373,301</td>
</tr>
</tbody>
</table>

(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. Although the assumed conversion of the convertible debentures was not dilutive to the Company's GAAP earnings for the periods presented, it was dilutive to the Company's adjusted cash earnings per share for the three months ending June 30, 2013. Accordingly, the interest cost is 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, net income and earnings per share computed in accordance with U.S. GAAP.