EURONET WORLDWIDE

FINANCIAL RESULTS
FIRST QUARTER 2013

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 news release 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, 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 release 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.

FINANCIAL HIGHLIGHTS

FIRST QUARTER 2013

Rick L. Weller
Executive Vice President and CFO

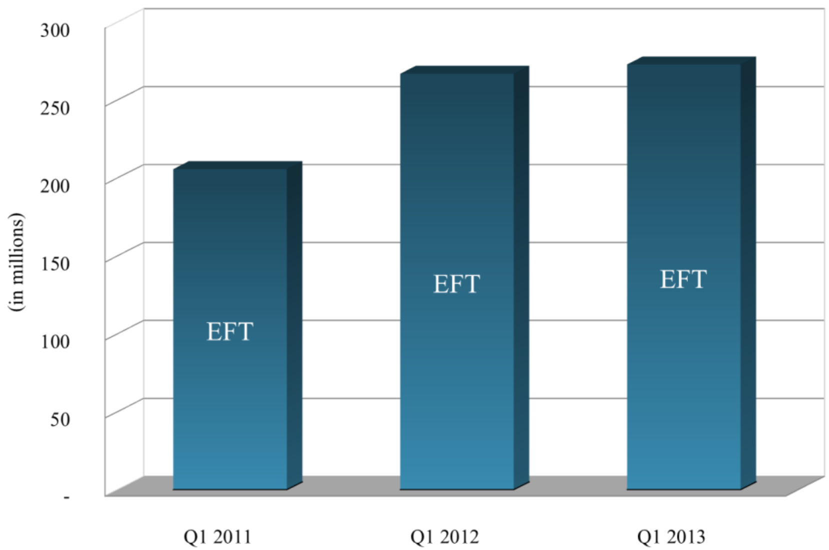
Q1 2013 Financial Report

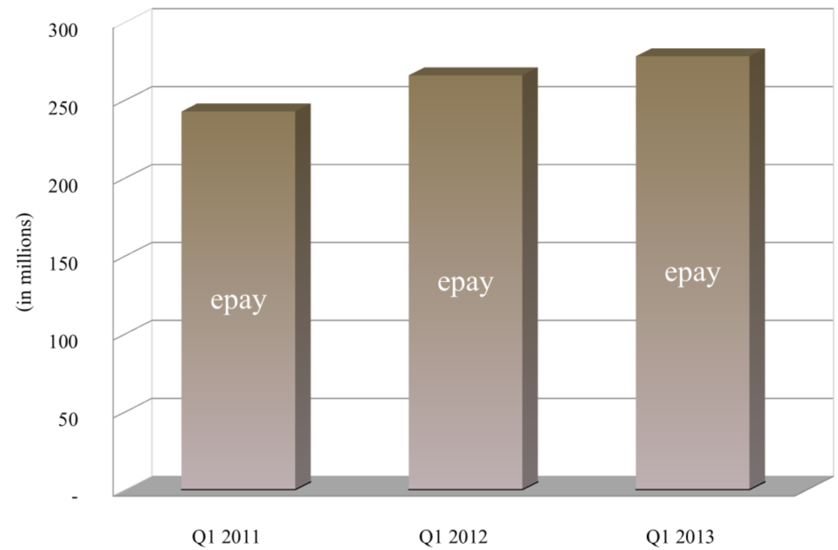
Quarterly Financial Highlights

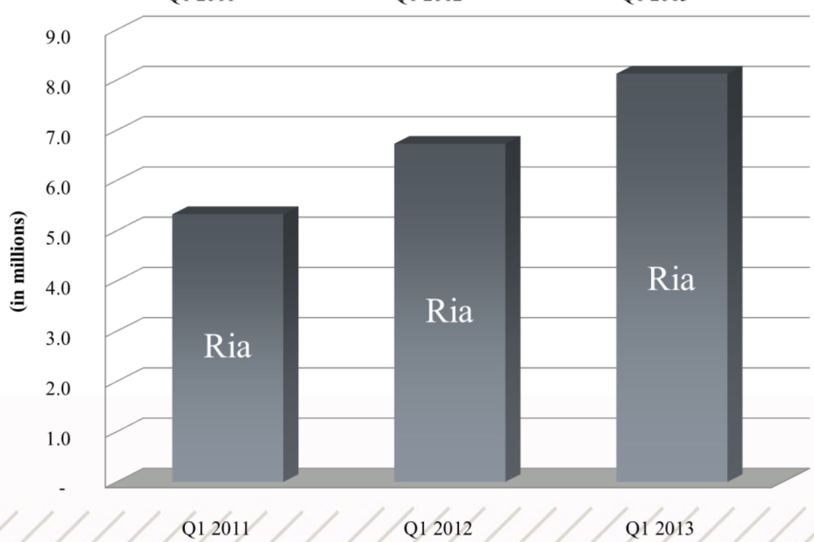
- Revenue – $335.6 million
  - 13% increase from $297.6 million for Q1 2012
  - 14% increase on a constant currency basis
- Operating Income – $19.2 million
  - 22% increase from $15.8 million for Q1 2012
  - 22% increase on a constant currency basis
- Adjusted EBITDA – $39.4 million
  - 11% increase from $35.4 million for Q1 2012
  - 11% increase on a constant currency basis
- Cash EPS – $0.38
  - 15% increase from $0.33 for Q1 2012

Q1 2013 Financial Report

Three Year Transaction Trend







- EFT transactions increased 3%
  - Primarily in Poland, Romania, China and cross border acquiring, offset by declines in India
- epay transactions increased 5%
  - Primarily in North America, Germany and India, offset by Australia, UK and Spain
- Ria transactions increased 19%
  - Increases across all regions

Euronet WORLDWIDE

Q1 2013 Business Segment Results
Same Quarter Prior Year Comparison

As Reported

USD (in millions)	Revenue		Operating Income (Loss)		Adjusted EBITDA	
	Q1 2012	**Q1 2013**	Q1 2012	**Q1 2013**	Q1 2012	**Q1 2013**
EFT Processing	$ 49.9	**$ 63.3**	$ 6.0	**$ 6.6**	$ 12.0	**$ 14.9**
% Change		***27%***		***10%***		***24%***
epay	176.4	**189.6**	13.2	**14.8**	18.3	**19.3**
% Change		***7%***		***12%***		***5%***
Money Transfer	71.4	**82.9**	4.3	**6.0**	9.0	**10.8**
% Change		***16%***		***40%***		***20%***
Subtotal	297.7	**335.8**	23.5	**27.4**	39.3	**45.0**
% Change		***13%***		***17%***		***15%***
Corporate, Eliminations & Other	(0.1)	**(0.2)**	(7.7)	**(8.2)**	(3.9)	**(5.6)**
Consolidated Total	$ 297.6	**$ 335.6**	$ 15.8	**$ 19.2**	$ 35.4	**$ 39.4**
% Change		***13%***		***22%***		***11%***

Q1 2013 Business Segment Results

Same Quarter Prior Year Comparison – Constant Currency*

USD (in millions)	Revenue		Operating Income (Loss)		Adjusted EBITDA	
	Q1 2012	**Q1 2013***	Q1 2012	**Q1 2013***	Q1 2012	**Q1 2013***
EFT Processing	$ 49.9	**$ 64.1**	$ 6.0	**$ 6.7**	$ 12.0	**$ 15.0**
% Change		***28%***		***12%***		***25%***
epay	176.4	**191.2**	13.2	**14.7**	18.3	**19.2**
% Change		***8%***		***11%***		***5%***
Money Transfer	71.4	**82.8**	4.3	**6.0**	9.0	**10.8**
% Change		***16%***		***40%***		***20%***
Subtotal	297.7	**338.1**	23.5	**27.4**	39.3	**45.0**
% Change		***14%***		***17%***		***15%***
Corporate, Eliminations & Other	(0.1)	**(0.2)**	(7.7)	**(8.2)**	(3.9)	**(5.6)**
Consolidated Total	$ 297.6	**$ 337.9**	$ 15.8	**$ 19.2**	$ 35.4	**$ 39.4**
% Change		***14%***		***22%***		***11%***

Q1 2013 Financial Report
Balance Sheet Overview

USD (in millions)	12/31/2012	3/31/2013
Unrestricted Cash	$ 191.2	**$ 155.3**
Total Assets	1,551.5	**1,493.1**
Total Debt	301.3	**291.1**
Total Debt to Trailing Twelve Month Adjusted EBITDA Multiple	1.9x	**1.7x**
Net Debt to to Trailing Twelve Month Adjusted EBITDA Multiple	0.7x	**0.8x**

BUSINESS OVERVIEW

Michael J. Brown
Chairman & CEO

EFT SEGMENT

EFT Segment Highlights
Q1 2013 Financial Highlights

- Revenue – $63.3 million
  - 27% increase from $49.9 million for Q1 2012
- Operating Income – $6.6 million
  - 10% increase from $6.0 million for Q1 2012
- Adjusted EBITDA – $14.9 million
  - 24% increase from $12.0 million for Q1 2012
- Transactions – 274 million
  - 3% increase from 266 million for Q1 2012

Euronet WORLDWIDE

EFT – Q1 2013 Business Highlights

Growth Drivers

- Launched:
  - New Independent ATM Deployed (IAD) Networks in Serbia and Austria
- New Agreements (e.g. for ATM, IAD, Outsourcing Services, etc.):
  - Prepaid card issuing agreement with Expensa SA in Czech Republic
  - POS contactless acquiring and 3D SecureCode issuing agreements with Komercijalna Bank in Serbia
  - Issuing fraud monitoring agreement with Societe Generale Bank in Montenegro
  - Card outsourcing agreement with TBI Credit IFN in Romania
  - ADT network participation agreement with Invest Bank in Poland
  - Foreign exchange transaction processing agreement with Deutsche Bank in Poland
  - Cardless ATM payout agreements with BHP Bank and Philip Morris in Poland
  - ATM advertising agreements with various agencies and retailers in Poland
  - Agreement with HDFC Bank for deployment of additional brown label ATMs in India
  - Software license and value added service agreement with Malaysia Electronic Payments Systems
- Renewals & Extensions:
  - Renewed ATM driving agreement with Standard Chartered Bank in 23 countries within Asia Pacific
  - Renewed ATM network participation agreement with Invest Bank in Poland
  - Renewed service contract with Societe Generale Bank in Montenegro
  - Renewed agreements with RBS and ING banks in India
  - Extended ATM network participation agreement with Citibank in Poland
  - Extended cash management service agreement with Raiffeisen Romania

EFT – Q1 2013 Business Highlights

Growth Drivers

- Contract Expiration
  - IDBI Agreement in India
- Value Added Services (VAS)
  - Introduced value added services on our customers' ATM and POS networks in Serbia, Montenegro, Greece and Hungary
  - Signed an agreement to distribute iTunes on 2,000 BNL Bank ATMs as well as their internet and mobile banking sites in Italy
- ATM Deployment
  - 17,973 ATMs at the end of Q1 2013
  - 373 ATMs were added, primarily in India and Poland

Euronet
WORLDWIDE

epay SEGMENT

epay Segment Highlights
Q1 2013 Financial Highlights

- Revenue – $189.6 million
  - 7% increase from $176.4 million for Q1 2012
- Operating Income – $14.8 million
  - 12% increase from $13.2 million for Q1 2012
- Adjusted EBITDA – $19.3 million
  - 5% increase from $18.3 million for Q1 2012
- Transactions – 278 million
  - 5% increase over 266 million for Q1 2012

epay – Q1 2013 Business Highlights

Growth Driver Highlights

- Grow Core Business in Existing Markets
  - Launched:
    - Full market rollout of T-Mobile 4G and GoSmart brands in more than 6,000 retail locations
    - Cricket real-time replenishment in Radio Shack stores in the U.S.
    - SIM distribution in 300 independent retailers through a partnership with Elite Mobile in the UK
    - Lyca Mobile in Tesco stores in Ireland
    - MVNO's Lyca Mobile, Toggle and GT Mobile in WHSmiths, Car Phone Warehouse and Boots in the UK and Ireland
    - International mobile recharge for 80 countries from Australia
  - Signed:
    - Exclusive agreement to distribute mobile top-up of three Sprint MVNO's, Prepayd Wireless and Voyager Mobile in the U.S.
    - Large retailers Tigros, Consorzio Europa and II Gigante to distribute Vodafone top-ups in Italy
    - Distribution agreement with PosteMobile, Italy's largest MVNO
    - Distribution agreement with seven MVNO's to provide mobile top-up in Worten, a large electronics retailer in Spain
    - Distribution agreement to provide mobile top-up and SIM cards in Lukoil stores in Poland

Euronet WORLDWIDE

epay – Q1 2013 Business Highlights

Growth Driver Highlights

- **Non-mobile product expansion**
  - Launched:
    - Symantec in Dixons in the UK
    - Microsoft Office in Dixons and Argos in the UK
    - A gaming mall, which includes Amazon, Sony, Nintendo and xBox products, at Welcome Breaks, Roadchefs and independent retailers in the UK
    - Sony and Nintendo in Unieuro and Comet, electronics retailers in Italy
    - Facebook in Coop stores in Italy
    - Adobe in Teds stores in Australia
    - Spotify and Microsoft xBox in the Netherlands
    - Microsoft Office 13 POSA cards in Germany, UK, Ireland and France
    - cadooz BestChoice online shop in Spain
    - Applebee's and MovieTickets.com in gift card malls in the U.S.
  - Signed agreements with:
    - Spotify, one of the world's top streaming services, to distribute gift cards and online digital codes in Germany, Italy, Spain, France, UK, Nordics and Australia
    - Fleurop, one of the world's largest flower companies, to be their online payment acceptance provider in Germany
    - Disney Club Penguin to expand distribution to Australia
    - Adobe to distribute gift cards and digital codes
    - Closed-loop gift card agreements with Megamark, a large regional retailer, and Basko SpA, a large supermarket chain in Italy
    - Pin-based lottery distribution agreement with Cruz Roja, a health support company in Spain

MONEY TRANSFER SEGMENT

Money Transfer Segment Highlights
Q1 2013 Financial Highlights

- Revenue – $82.9 million
  - 16% increase from $71.4 million for Q1 2013
- Operating Income – $6.0 million
  - 40% increase from $4.3 million for Q1 2013
- Adjusted EBITDA – $10.8 million
  - 20% increase from $9.0 million for Q1 2013
- Transactions – 8.1 million
  - 19% increase from 6.8 million for Q1 2013

Money Transfer – Q1 2013 Business Highlights

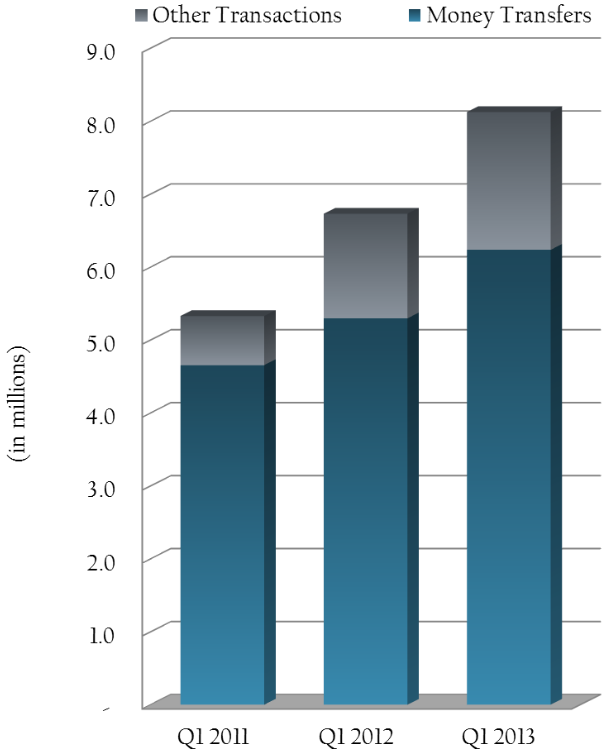
Growth Driver Highlights

Growth in Send & Payout Network, Correspondents and Locations

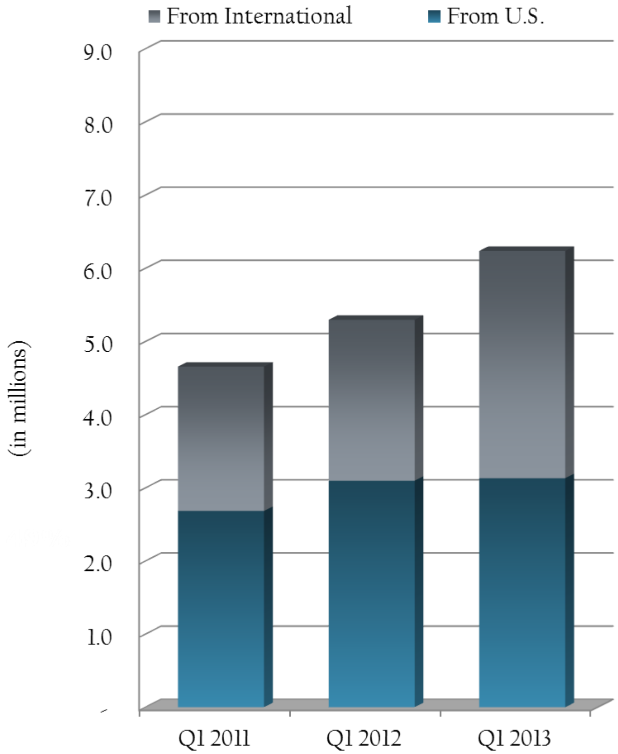
- Our network reaches:
  - 134 countries
  - 199,000 total network locations, a 28% increase vs. Q1 2012
- Correspondents Launched and Expansion: Net increase of 23,000 new locations, with most notable increases in:
  - Indonesia: Over 10,000 locations
  - India: Over 7,000 locations
  - Peru: Over 2,000 locations
  - Nepal: Over 1,000 locations
  - Mauritius: New country launched with bank deposit service
- New Correspondents Signed: 6 new correspondents agreements spanning 6 countries. Among the most notable are:
  - Nigeria
  - Vietnam
  - Bangladesh
  - Honduras

Money Transfer – Q1 2013 Business Highlights

Growth Driver Highlights



- Increase in U.S. transfers of 23%
  - Increase in U.S. to Mexico of 26%
  - Increase in non-Mexico transfers of 21%
- Increase in non-U.S. transfers of 11%



- Increase in non-money transfer transactions of 29%
  - Prepaid Top-Ups increased 30% overall
  - Check cashing transactions increased 47%
- Significant increase of Ria Pinless transactions

Euronet WORLDWIDE

Summary and Outlook

- Q1 2013 Adjusted Cash EPS of $0.38
- All three segments contributed to earnings growth
- EFT benefits from ATM expansion, continued growth in value added services and the January 2013 acquisition of Pure Commerce
- epay returns to growth from additional sales of prepaid mobile products in the U.S., and non-mobile content, primarily in Germany
- Money Transfer realizes earnings expansion from network expansion and strong transaction growth
- Strong balance sheet with lower debt and strong cash generation – consistent with the investment-grade designation last quarter
- Q2 2013 Adjusted Cash EPS is expected to be approximately $0.47, assuming consistent FX rates

Euronet® WORLDWIDE

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

Supplemental Data

EURONET WORLDWIDE, INC.

Reconciliation of Net Income to Adjusted EBITDA and Operating Income (Expense)

(unaudited - in millions)

	Three months ended March 31, 2013				
	EFT Processing	**epay**	**Money Transfer**	**Corporate Services**	**Consolidated**
Net income					$ 12.1
Add: Income tax expense					3.2
Add: Total other income, net					3.9
Operating income (expense)	$ 6.6	$ 14.8	$ 6.0	$ (8.2)	19.2
Add: Depreciation and amortization	8.3	4.5	4.8	0.1	17.7
Add: Share-based compensation	-	-	-	2.5	2.5
Earnings (expense) before interest, taxes, depreciation, amortization, share-based compensation and other (Adjusted EBITDA)	$ 14.9	$ 19.3	$ 10.8	$ (5.6)	$ 39.4

Supplemental Data

EURONET WORLDWIDE, INC.

Reconciliation of Net Income to Adjusted EBITDA and Operating Income (Expense)

(unaudited - in millions)

	Three months ended March 31, 2012				
	EFT Processing	**epay**	**Money Transfer**	**Corporate Services**	**Consolidated**
Net income					$ 13.1
Add: Income tax expense					5.4
Deduct: Total other income, net					(2.7)
Operating income (expense)	$ 6.0	$ 13.2	$ 4.3	$ (7.7)	$ 15.8
Add: Depreciation and amortization	6.0	5.1	4.7	0.1	15.9
Add: Share-based compensation	-	-	-	3.7	3.7
Earnings (expense) before interest, taxes, depreciation, amortization, share-based compensation and other non-operating and non-recurring items (Adjusted EBITDA)	$ 12.0	$ 18.3	$ 9.0	$ (3.9)	$ 35.4

Supplemental Data

EURONET WORLDWIDE, INC.
Reconciliation of Revenue, Operating Income (Expense) and Adjusted EBITDA to Constant Currency Amounts by Segment
(unaudited - in millions)

	Three months ended ended March 31, 2013				
	EFT Processing	epay	Money Transfer	Corporate Services	Consolidated
Revenue	$ 63.3	$ 189.6	$ 82.9	$ (0.2)	$ 335.6
Add: Estimated foreign currency impact *	0.8	1.6	(0.1)	-	2.3
Revenue - Constant Currency	$ 64.1	$ 191.2	$ 82.8	$ (0.2)	$ 337.9
Operating income (expense)	$ 6.6	$ 14.8	$ 6.0	$ (8.2)	$ 19.2
Add: Estimated foreign currency impact *	0.1	(0.1)	-	-	-
Operating income (expense) - Constant Currency	$ 6.7	$ 14.7	$ 6.0	$ (8.2)	$ 19.2
Adjusted EBITDA (reconciled on previous schedule)	$ 14.9	$ 19.3	$ 10.8	$ (5.6)	$ 39.4
Add: Estimated foreign currency impact *	0.1	(0.1)	-	-	-
Adjusted EBITDA - Constant Currency	$ 15.0	$ 19.2	$ 10.8	$ (5.6)	$ 39.4

Supplemental Data

EURONET WORLDWIDE, INC.

Reconciliation of Adjusted Cash Earnings per Share

(unaudited - in millions, except share and per share data)

	Three Months Ended March 31, 2013	Three Months Ended March 31, 2012
Net income attributable to Euronet Worldwide, Inc.	$ 12.0	$ 13.2
Foreign exchange loss (gain), net of tax	1.4	(2.1)
Intangible asset amortization, net of tax	5.3	5.2
Share-based compensation, net of tax	2.4	3.5
Non-cash 3.5% convertible debt accretion interest, net of tax	-	1.9
Other non-operating gains	-	(4.4)
Non-cash GAAP tax benefit	(1.7)	(0.3)
Adjusted cash earnings (2)	$ 19.4	$ 17.0
Adjusted cash earnings per share - diluted (2)	$ 0.38	$ 0.33
Diluted weighted average shares outstanding	50,620,437	51,357,390
Effect of assumed conversion of convertible debentures (1)	88,587	-
Effect of unrecognized share-based compensation on diluted shares outstanding	813,905	805,443
Adjusted diluted weighted average shares outstanding	51,522,929	52,162,833

(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 March 31, 2013. 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, net income and earnings per share computed in accordance with U.S. GAAP.