Third Quarter 2026 Results

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Euronet | October 27, 2026

Forward Looking Statements

Statements contained in this presentation that concern Euronet's or its management's intentions, expectations, or predictions of future performance, are forward-looking statements. Euronet's actual results may vary materially from those anticipated in such forward-looking statements as a result of a number of factors, including: conditions in world financial markets and general economic conditions, including impacts from pandemics or other disease outbreaks; inflation; military conflicts in the Ukraine and the Middle East, and the related economic sanctions; our ability to successfully integrate any acquired operations; economic conditions in specific countries and regions; technological developments, including artificial intelligence affecting the market for our products and services; our ability to successfully introduce new products and services; foreign currency exchange rate fluctuations; the effects of any breach of our computer systems or those of our customers or vendors, including our financial processing networks or those of other third parties; interruptions in any of our systems or those of our vendors or other third parties; our 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; the impact of changes in U.S. immigration policy on remittance corridors; our ability to comply with increasingly stringent regulatory requirements, including anti-money laundering, anti-terrorism, anti-bribery, consumer and data protection and privacy; changes in laws and regulations affecting our business, including tax and immigration laws and any laws regulating payments, including dynamic currency conversion transactions and digital assets; changes in our relationships with, or in fees charged by, our business partners; competition; the outcome of claims and other loss contingencies affecting Euronet; the cost of borrowing (including fluctuations in interest rates), availability of credit and terms of and compliance with debt covenants; and renewal of sources of funding as they expire and the availability of replacement funding. 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. Any forward-looking statements made in this presentation speak only as of the date of this presentation. Except as may be required by law, 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 operating income is defined as operating income excluding, to the extent incurred in the period, a non-cash accrual adjustment. Adjusted operating income represents a performance measure and is not intended to represent a liquidity measure.

Adjusted EBITDA is defined as net income excluding, to the extent incurred in the period, interest, income tax expense, depreciation, amortization, share-based compensation expenses, a non-cash accrual adjustmnet and other non-operating or non-recurring items that are considered expenses or income under U.S. GAAP. Adjusted EBITDA represents a performance measure and is not intended to represent a liquidity measure.

Adjusted earnings per share (Adjusted EPS) is defined as diluted U.S. GAAP earnings (loss) per share excluding, to the extent incurred in the period, the tax-effected impacts of a) foreign currency exchange gains or losses b) share-based compensation, c) acquired intangible asset amortization, d) non-cash income tax expense, e) non-cash investment gains, f) non-cash accrual adjustment, g) non-cash impairment and h) dilutive shares related to the Company's convertible notes. Adjusted 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.

The Company does not provide a reconciliation of its forward-looking non-GAAP measures to GAAP due to the inherent difficulty in forecasting and quantifying certain amounts that are necessary for GAAP and the related GAAP to non-GAAP reconciliation, including adjustments that could be made for currency exchange rate fluctuations and other charges reflected in the Company's reconciliation of historic numbers, the amount of which, based on historical experience, could be significant.

Third Quarter Overview

- Adjusted EPS declined 2% on a year-over-year basis
- Digital accelerator revenue grew 30% in the third quarter and 33% year-to-date
- Signed strategic partnership Diebold-Nixdorf and launched OLON
- Repurchased ~690,000 shares for $50 million during the quarter
- Cross-Border Payments was pressured from immigration enforcement measures in the U.S.
- Revised guidance to $4.375 billion of revenue, $725 million of adjusted EBITDA and adjusted EPS growth of approximately 10%

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Financial Highlights

Financial Highlights

$3.55

Adjusted Earnings Per Share

2% decrease from $3.62 for Q3 2025.

$171.6M

Operating Income

12% decrease from $195.0 million for Q3 2025.
10% decrease on a constant currency basis.

$1.2B

Revenue

1% increase from $1.1 billion for Q3 2025.
3% increase on a constant currency basis.

$226.1M

Adjusted EBITDA

8% decrease from $244.6 million for Q3 2025.
6% decrease on a constant currency basis.

$169.9M

Adjusted Operating Income

13% decrease from $195.0 million for Q3 2025.
11% decrease on a constant currency basis.

Financial Highlights

Same Quarter Prior Year Comparison

As Reported

USD (in millions)	Revenue		Adjusted Operating Income		Adjusted EBITDA	
	Q3 2025	Q3 2026	Q3 2025	Q3 2026	Q3 2025	Q3 2026
Payments Infrastructure	$ 409.4	**$ 437.9**	$ 128.1	**$ 126.5**	$ 154.7	**$ 157.9**
% Change		**7%**		**-1%**		**2%**
epay	286.5	**294.7**	31.0	**31.8**	32.5	**33.4**
% Change		**3%**		**3%**		**3%**
Cross-Border Payments	452.4	**431.0**	59.3	**37.3**	65.9	**43.6**
% Change		**-5%**		**-37%**		**-34%**
Subtotal	1,148.3	**1,163.6**	218.4	**195.6**	253.1	**234.9**
% Change		**1%**		**-10%**		**-7%**
Corporate, Eliminations & Other	(2.6)	**(2.5)**	(23.4)	**(25.7)**	(8.5)	**(8.8)**
Consolidated Total	$ 1,145.7	**$ 1,161.1**	$ 195.0	**$ 169.9**	$ 244.6	**$ 226.1**
% Change		**1%**		**-13%**		**-8%**

Financial Highlights

Same Quarter Prior Year Comparison

***Constant Currency**

USD (in millions)	Revenue		Adjusted Operating Income		Adjusted EBITDA	
	Q3 2025	Q3 2026*	Q3 2025	Q3 2026*	Q3 2025	Q3 2026*
Payments Infrastructure	$ 409.4	**$ 446.0**	$ 128.1	**$ 128.6**	$ 154.7	**$ 160.4**
% Change		**9%**		**0%**		**4%**
epay	286.5	**299.6**	31.0	**32.7**	32.5	**34.3**
% Change		**5%**		**5%**		**6%**
Cross-Border Payments	452.4	**433.1**	59.3	**38.4**	65.9	**44.8**
% Change		**-4%**		**-35%**		**-32%**
Subtotal	1,148.3	**1,178.7**	218.4	**199.7**	253.1	**239.5**
% Change		**3%**		**-9%**		**-5%**
Corporate, Eliminations & Other	(2.6)	**(2.5)**	(23.4)	**(25.7)**	(8.5)	**(8.8)**
Consolidated Total	$ 1,145.7	**$ 1,176.2**	$ 195.0	**$ 174.0**	$ 244.6	**$ 230.7**
% Change		**3%**		**-11%**		**-6%**

Financial Highlights

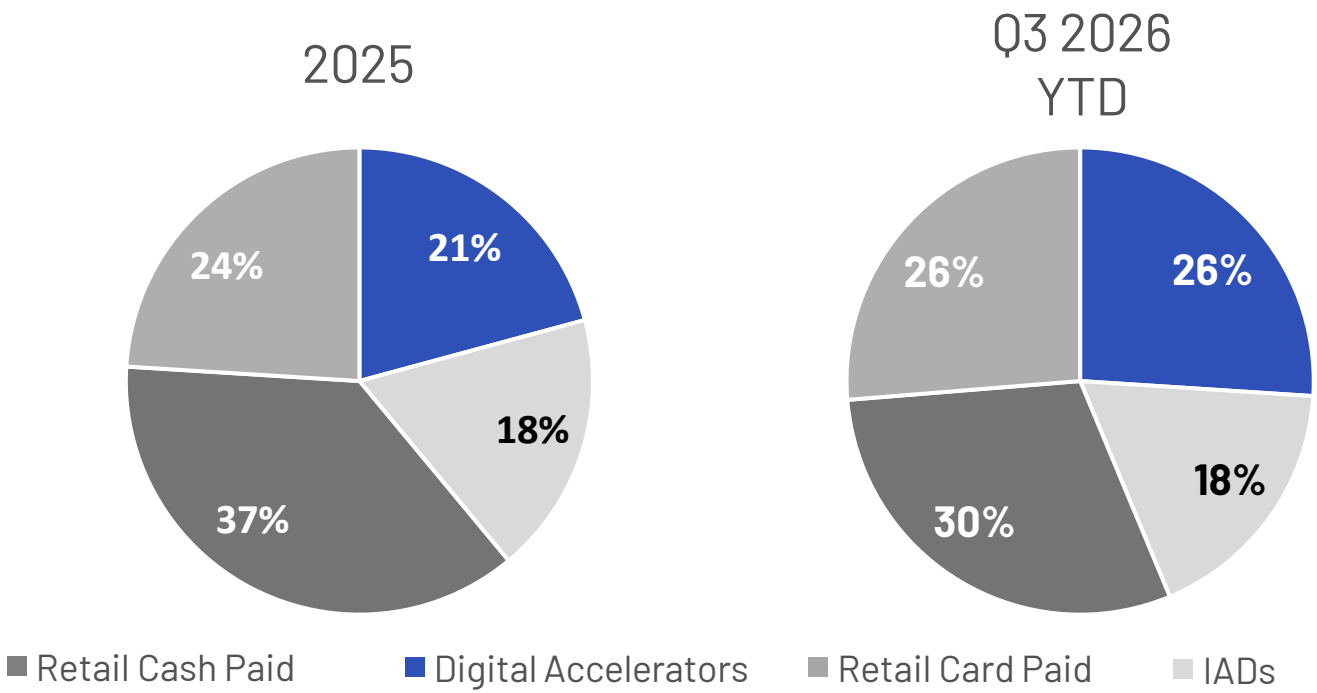
Balance Sheet

USD (in millions)	6/30/2026	9/30/2026
Unrestricted Cash	$1,196.7	$955.4
ATM Cash	$987.2	$912.7
Settlement Assets	$1,425.3	$1,385.1
Total Assets	$6,493.1	$6,054.1
Total Debt	$2,654.0	$2,177.3
Total Debt to Trailing Twelve Month Adjusted EBITDA Multiple	3.7x	3.1x
Net Debt to Trailing Twelve Month Adjusted EBITDA Multiple	2.0x	1.7x

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Business Highlights

Digital Accelerators Driving Revenue Mix Shift



Digital Accelerators include

- Merchant Services
- Payment Processing (CoreCard and Ren)
- Dandelion
- Ria Digital
- Xe
- Real-Money Gaming Solutions

Projected Payment Channel Revenue Growth (CAGR)

	2026 Guidance	2026 YTD
Digital Accelerators	23%	33%
Retail – Card Paid	5%	9%
IADs	2%	-4%
Retail – Cash Paid	2%	-10%
Total	**6%**	**5%**

Euronet-Diebold Announcement

Highlights

- **Non-binding LOI:** Euronet and Diebold Nixdorf (NYSE: DBD) intend to form a global strategic collaboration in ATM outsourcing, subject to definitive agreements
- **Euronet brings:** 30+ years of running one of the world's largest independent ATM networks, the Ren transaction processing platform and extensive experience with bank ATM outsourcing agreements
- **Diebold Nixdorf brings:** an advanced ATM and cash recycling technology, banking software and global field services organization
- **Value for banks:** lower operating costs, simpler ATM management and new revenue from expanded transactions across Euronet's payments ecosystem
- **Strategic aim:** turn bank ATM networks from cost centers into revenue channels, with flexibility to fit each bank's operating model



OLON: The ecosystem that turns payments into a foundation for business growth

*Connecting merchants and consumers through simpler **payments**, smarter **commerce** and more rewarding **experiences***

WHY OLON, WHY NOW

Payment choice is expanding while merchant complexity is increasing

- Consumers move seamlessly across channels and payment methods.
- No single model fits Europe's diverse tax, regulatory and local market requirements.
- Businesses differ by size, sector and operational complexity. Hospitality, retail and eCommerce merchants require distinct capabilities and seamless integration with diverse ERP, ECR, PMS, fiscal and reporting environments.
- Standalone payments solutions cannot address the full business value chain

THE OLON PLATFORM

Modular across channels, systems and services

- **Interaction Channels**
- **Value Added Services**
- **Integration Layers / Business Applications**
- **Core Payments**

RIGHT TO WIN

- **Global platform - local execution**
- **30+ years presence in Europe**
- **Built-in payments core**
  - Technology, acceptance, operations across full merchant value chain & enhanced customer interaction
- **Locally updated model**
  - Existing connections to domestic rails, banks, business applications and fiscal environments
- **Value beyond payments**
  - Tax Free shopping, bill payments, digital wallets, FX solutions, vouchers and digital content distribution
- **Open and scalable**
  - Modular architecture, third-party interoperability, fast deployment and merchant onboarding

HOW OLON CREATES BUSINESS VALUE

1. **ENABLES PAYMENTS** — Simple, transparent, secure and comprehensive acceptance
2. **CONNECTS OPERATIONS** — Integrates payments with everyday business
3. **EXTENDS CAPABILITIES** — Value-added services enrich the merchant proposition
4. **DRIVES GROWTH** — Efficient merchant operations, additional revenue streams and new growth opportunities

Payments Infrastructure

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Payment Processing Services

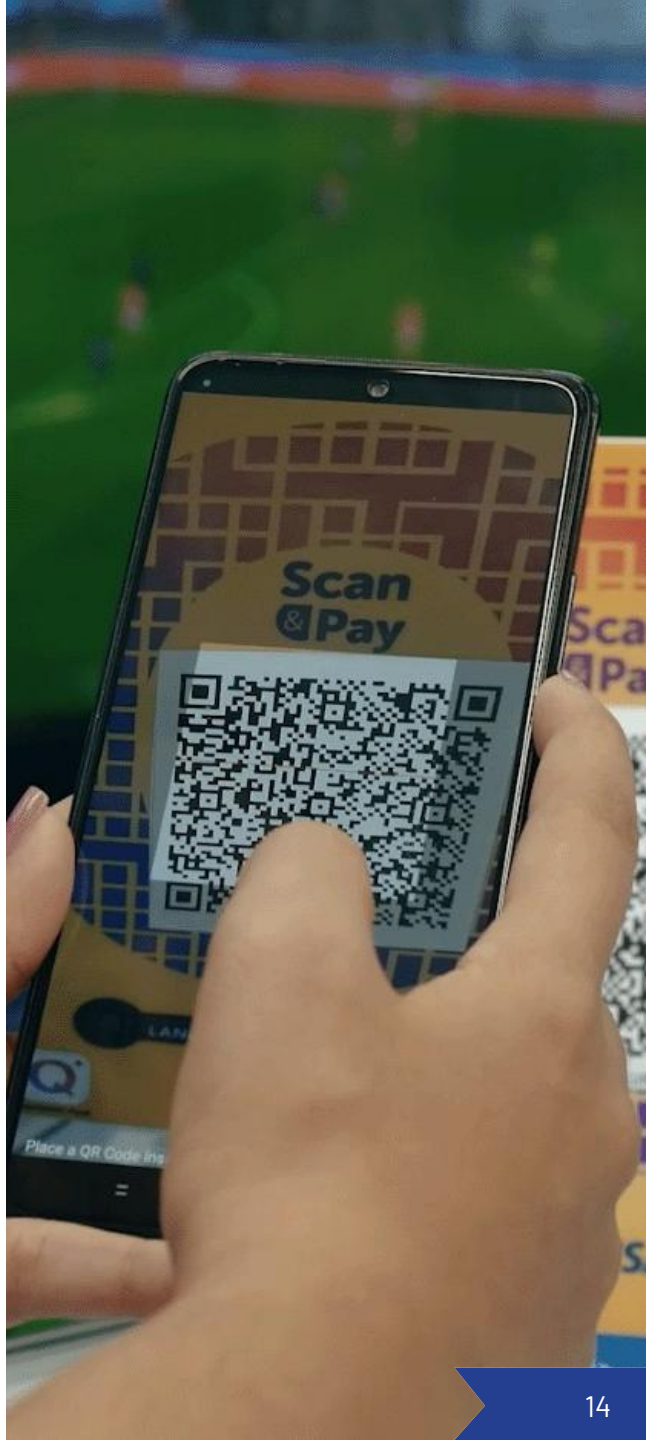
Merchant Services

Global ATM Networks (IAD)

Ren | corecard a Euronet Company

Third Quarter 2026 Highlights

- Added 2,750 new merchants in Greece
- Signed strategic partnership agreement with Getnet, Santander Group's payments solution platform in Spain
- Signed an agreement with Mastercard Payment Gateway Solutions (MPGS) in India
- Signed BIN Sponsorship Agreements with Lafise in Costa Rica and Bancoomeva in Colombia
- Debuted Stablecoin-Funded Card Issuing at Money2020
- Launched Google Pay digital payment capabilities to merchants in Greece



epay

epay

Retail and Digital Distribution of Branded Payments

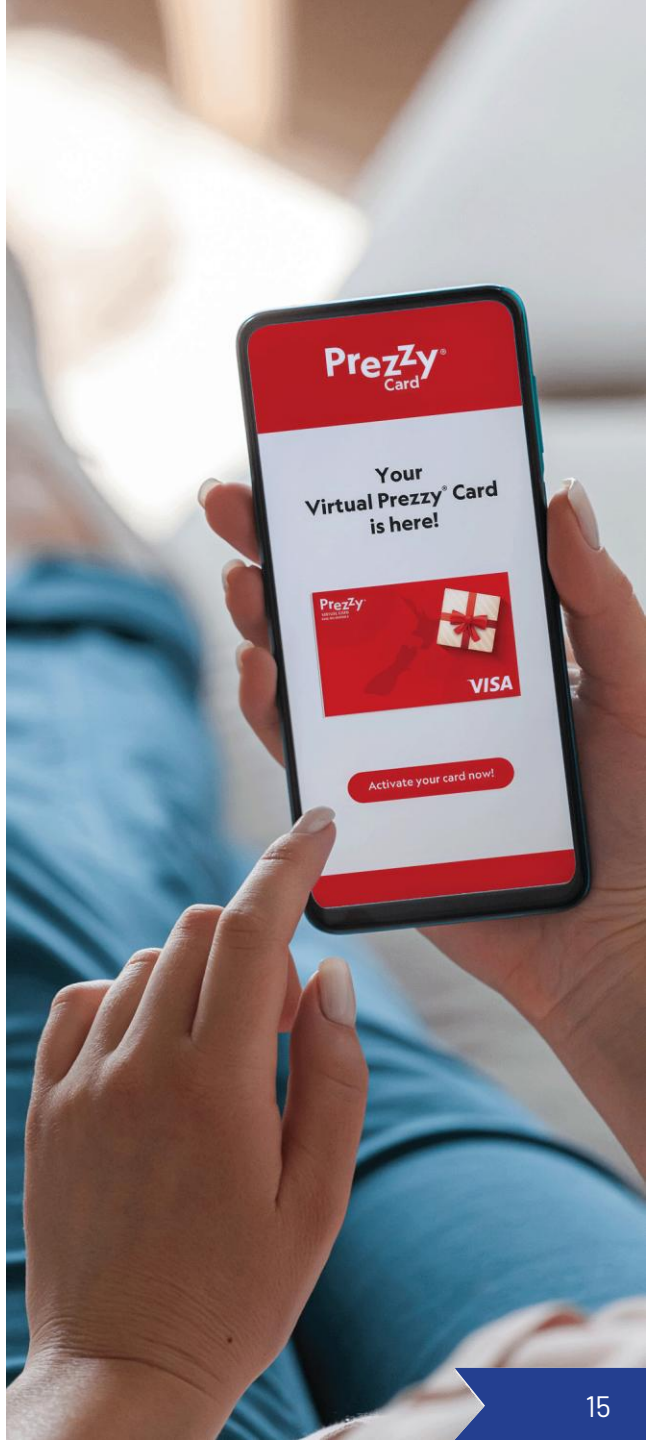
Solutions

Merchant Services

Real-Money Gaming

Third Quarter 2026 Highlights

- Signed POS acquiring and processing agreement with NORMA, a large German supermarket chain
- Launched branded payment in 700 Tisak locations, Croatia's largest convenience store network
- Expanded gaming and digital content with Riot Live in India and Epic Live in Brazil
- Rolled-out Sony variable cards across Europe
- Established a direct-to-consumer presence on Amazon India's Gift Card marketplace
- Signed a strategic distribution agreement with NODWIN Gaming, an India-based esports and youth-entertainment company



Cross-Border Payments

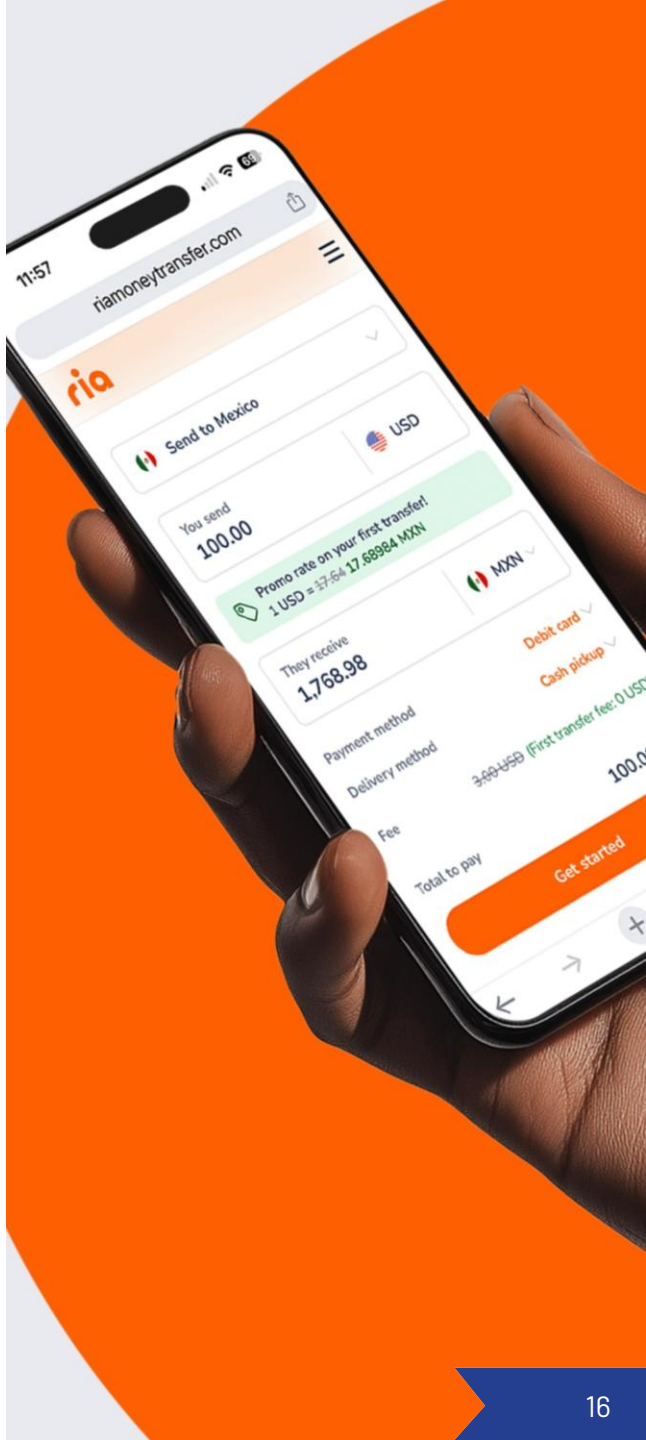
Retail and Digital Remittances and FX Payments

Wholesale Distribution for Fintechs and Banks

Digital Foreign Exchange Payments for SMEs

Third Quarter 2026 Highlights

- Ria Digital revenue and transactions grew 30% and 34%, respectively
- Signed Taptap Send as a Dandelion partner
- Signed Safaricom, Africa's largest mobile wallet as a Dandelion partner and a direct connection
- Purchased Sage Integration IP and adding to Xe infrastructure
- Launched BSN bank in Malaysia



Final Thoughts and Looking Ahead

1. **Digital accelerators grew 33% year to date,** reinforcing the shift towards higher-growth, scalable payment channels
2. **Our core platforms continue to expand,** supported by new partnerships, products and global network connections
3. **Near-term Cross Border Payments pressure persists;** however, our long-term strategy remains in-tact
4. **We have a profitable, cash generative business,** which provides the capacity to invest in growth and return capital to shareholders



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Appendix

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

(unaudited -in millions)

Three months ended September 30, 2026

	Payments Infrastructure	epay	Cross-Border Payments	Corporate Services	Consolidated
Net income					$ 113.8
Add: Income tax expense					45.7
Add: Total other expense, net					12.1
Operating income (expense)	128.2	31.8	37.3	(25.7)	171.6
Less: Non-cash accrual adjustment	(1.7)	-	-	-	(1.7)
Adjusted operating income (expense) (1)	$ 126.5	$ 31.8	$ 37.3	$ (25.7)	169.9
Add: Depreciation and amortization	31.4	1.6	6.3	0.2	39.5
Add: Share-based compensation	-	-	-	16.7	16.7
Earnings before interest, taxes, depreciation, amortization, share-based compensation and non-cash accrual adjusments (Adjusted EBITDA) (1)	$ 157.9	$ 33.4	$ 43.6	$ (8.8)	$ 226.1

1. Adjusted operating income and adjusted EBITDA are non-GAAP measures that should be considered in addition to, and not a substitute for, net income computed in accordance with U.S. GAAP.

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

(in millions)

Three months ended September 30, 2025

	Payments Infrastructure	epay	Cross-Border Payments	Corporate Services	Consolidated
Net income					$ 125.1
Add: Income tax expense					55.1
Add: Total other expense, net					14.8
Operating income (expense)	128.1	31.0	59.3	(23.4)	195.0
Add: Depreciation and amortization	26.6	1.5	6.6	0.1	34.8
Add: Share-based compensation	-	-	-	14.8	14.8
Earnings before interest, taxes, depreciation, amortization, share-based compensation (Adjusted EBITDA) (1)	$ 154.7	$ 32.5	$ 65.9	$ (8.5)	$ 244.6

1. Adjusted EBITDA is a non-GAAP measures that should be considered in addition to, and not a substitute for, net income computed in accordance with U.S. GAAP.

Reconciliation of Revenue, Adjusted Operating Income and Adjusted EBITDA to Constant Currency Amounts by Segment

(unaudited – in millions)

Three months ended September 30, 2026

	Payments Infrastructure	epay	Cross-Border Payments	Corporate Services	Consolidated
Revenue	$ 437.9	$ 294.7	$ 431.0	$ (2.5)	$ 1,161.1
Add: Estimated foreign currency impact	8.1	4.9	2.1	-	15.1
Revenue - Constant Currency	$ 446.0	$ 299.6	$ 433.1	$ (2.5)	$ 1,176.2
Adjusted operating income (expense)	$ 126.5	$ 31.8	$ 37.3	$ (25.7)	$ 169.9
Add: Estimated foreign currency impact	2.1	0.9	1.1	-	4.1
Adjusted operating income (expense) - Constant Currency	$ 128.6	$ 32.7	$ 38.4	$ (25.7)	$ 174.0
Adjusted EBITDA (reconciled on previous schedule)	$ 157.9	$ 33.4	$ 43.6	$ (8.8)	$ 226.1
Add: Estimated foreign currency impact	2.5	0.9	1.2	-	4.6
Adjusted EBITDA - Constant Currency	$ 160.4	$ 34.3	$ 44.8	$ (8.8)	$ 230.7

Reconciliation of Adjusted Earnings per Share

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

Three months ended September 30,

	2026	2025
Net income attributable to Euronet Worldwide, Inc.	$ 113.6	$ 122.0
Foreign currency exchange loss	(3.3)	(0.1)
Intangible asset amortization	9.6	4.9
Share-based compensation	16.7	14.8
Income tax effect of above adjustments	0.5	(2.8)
Non-cash investment gain	(1.3)	-
Non-cash accrual adjustment	(1.7)	-
Non-cash impairment	-	1.8
Non-cash GAAP tax expense	2.9	7.7
Adjusted earnings (1)	$ 137.0	$ 148.3
Adjusted earnings per share - diluted (1)	$ 3.55	$ 3.62
Diluted weighted average shares outstanding (GAAP)	45,761,882	44,809,457
Effect of adjusted EPS dilution of convertible notes	(8,047,923)	(4,112,023)
Effect of unrecognized share-based compensation on diluted shares outstanding	919,893	310,448
Adjusted diluted weighted average shares outstanding	38,633,852	41,007,882

1. Adjusted earnings and adjusted earnings per share are non-GAAP measures that should be considered in addition to, and not a substitute for, net income computed in accordance with U.S. GAAP.

To see how these adjustments correlate to the income statement please see the third quarter 2026 earnings press release.

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Thank you