



Euronet Announces PaySpot and e-pay Australia Management Changes

LEAWOOD, Kan - Jan. 13, 2005 - Euronet Worldwide, Inc. (Nasdaq: EFFT), a leading electronic payments provider, today announced changes in its management structure for its subsidiaries - PaySpot, Inc. and e-pay Australia, the leading prepaid providers in the U.S. and Australia respectively. Tom Cregan has been appointed president of PaySpot, and Gareth Gumbley has been named managing director for e-pay Australia and New Zealand.

Mr. Cregan, who most recently served as the managing director for e-pay Australia, has relocated to the PaySpot headquarters in Leawood, KS. Gareth Gumbley replaces Cregan as managing director for e-pay Australia and New Zealand.

Mr. Cregan was responsible for establishing e-pay as the first prepaid provider in Australia in fall 2000, and led e-pay to gain a majority of the Australian electronic top-up market share in two years. Today, e-pay Australia continues to maintain the majority market share in Australia's prepaid sector and has agreements with all the major wireless carriers in addition to several chain stores, such as Woolworths, 7-11, Video EZY, BP and Mobil as well as thousands of independent retailers. Mr. Cregan also led the expansion into New Zealand in 2003, where e-pay also has the majority market share. e-pay was the first prepaid provider in New Zealand and has agreements with all of the country's major oil companies: Shell, Caltex, Mobil and BP, which are the most popular locations for e-voucher purchases. e-pay also supplies Vodafone's company owned stores.

Prior to e-pay, Mr. Cregan held sales and channel management roles for Westpac Banking Corporation, Optus Communications Ltd and Mobil Oil Australia Ltd. Mr. Cregan has a bachelor's and a master's degree in business from Monash University and has an international business certificate from INSEAD Institute.

"Tom Cregan is one of the most dedicated, knowledgeable and capable individuals in the prepaid industry," said Daniel R. Henry, president and COO of Euronet Worldwide, PaySpot's parent company. "He brings a wealth of industry experience from his efforts in our e-pay Australia office, which continues to be the largest Australian prepaid provider. As the U.S. prepaid market matures, Tom will lead PaySpot as it develops into the country's eminent prepaid provider."

Gareth Gumbley joined Euronet as managing director for e-pay Australia and New Zealand in November 2004. Prior to joining Euronet, Gareth was CEO of Dialect Solutions (News Corporation Company), a global Internet payments processor and was responsible for building a global presence for the business with 25 banks in 12 countries. His career spanning 10 years with News Corporation saw him managing the Telecommunications and Software businesses acquired by the group from U.K. to Australia. Gareth is a Member of the Chartered Institute of Management Accountants and a Member of the Australian Institute of Company Directors.

"Gareth has a successful international background in the payments processing business and this experience will be an advantage to our e-pay Australia office," said Henry. "We are very excited to have Gareth, a proven strategic thinker and financially astute individual, to lead our business to further growth and success in the Australian and New Zealand markets."

About Euronet Worldwide, Inc., PaySpot, Inc. & e-pay, Inc.

Euronet Worldwide is an industry leader in providing secure electronic financial transaction solutions. Through its prepaid subsidiaries-PaySpot, e-pay, Movilcarga and transact-Euronet is the world's largest provider of electronic distribution service, or top-up services, for prepaid mobile airtime. The company has processing centers located in the U.S., Europe and Asia, and processes more than 20 million electronic top-up transactions per month at more than 168,000 points of sale across 79,000 retailers in ten countries. Euronet also operates the largest independent pan-European ATM network, and the largest shared ATM network in India. With corporate headquarters in Leawood, Kansas, USA, Euronet serves clients in more than 65 countries. For more information, visit the company's website at www.euronetworldwide.com.

PaySpot, a Euronet subsidiary, is one of the leading prepaid processors in the U.S. Launched in 2002, PaySpot offers a comprehensive array of prepaid products, including prepaid wireless and prepaid long distance plans. This system supports online electronic top-up at retail locations via a range of POS terminals or through integrated electronic cash registers for retailers with multiple locations and multiple checkout points. Visit our web site at www.payspot.com.

e-pay, a Euronet subsidiary, is the largest electronic payments processor of prepaid mobile airtime top-up services in the U.K.

and Australia and has grown to include New Zealand, Poland, Ireland, Spain and Malaysia. Founded in 1999, e-pay, focuses on cash-based recharge, or the "top-up" market for processing electronic purchases of prepaid mobile airtime and long-distance calling cards.

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