Second Quarter 2026 Results

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Euronet | July 30, 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; 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 EBITDA is defined as net income excluding, to the extent incurred in the period, interest, income tax expense, depreciation, amortization, share-based compensation expenses 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 and losses and f) 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.

Second Quarter Overview

- Adjusted EPS grew 10% on a year-over-year basis
- Digital accelerator revenue grew 31% in the second quarter and 35% year-to-date
- Signed CoreCard credit card processing agreement with Unibanca, one of Peru's leading bank processors
- Repurchased ~705,000 shares for $50 million during the quarter
- Cross-Border Payments was pressured from immigration enforcement measures in the U.S.
- Full year revenue and earnings outlook remains unchanged

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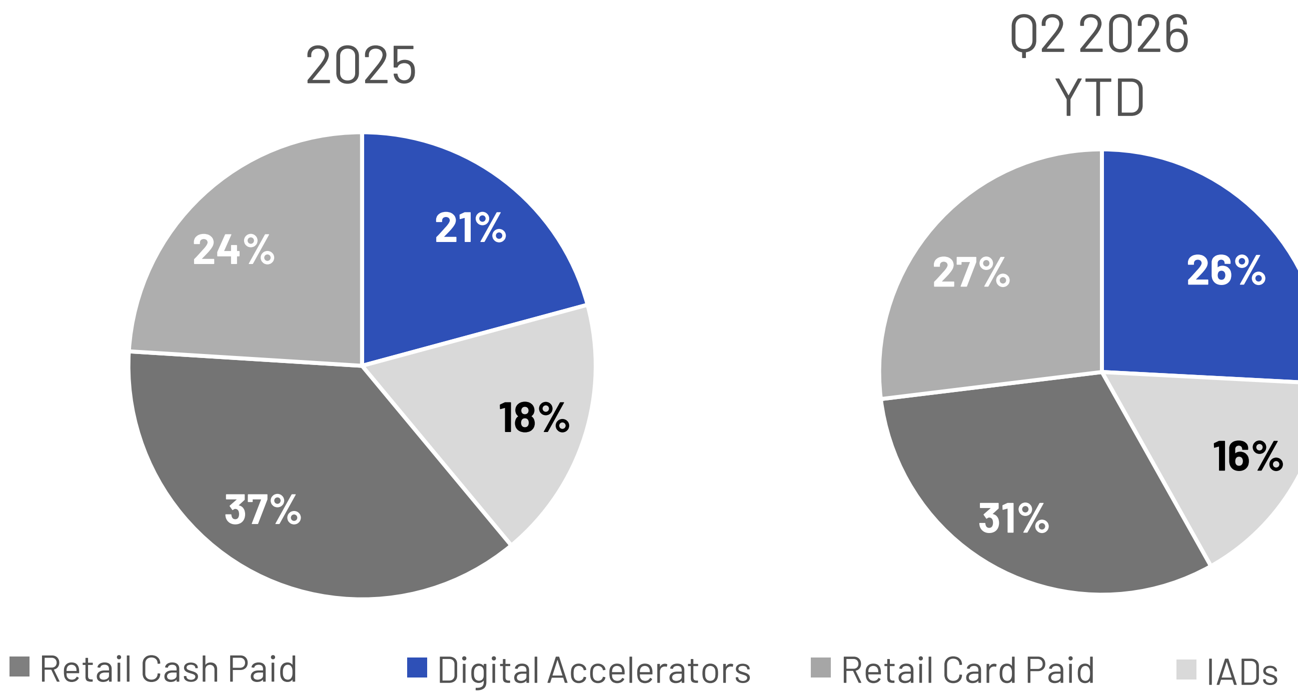
Digital Accelerators Driving Revenue Mix Shift



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%	35%
Retail – Card Paid	5%	9%
IADs	2%	0%
Retail – Cash Paid	2%	-8%
Total	**6%**	**7%**

Payments Infrastructure

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Payment Processing Services

Merchant Services

Global ATM Networks (IAD)

Ren | corecard a Euronet Company

Second Quarter 2026 Highlights

- Added 4,200 new merchants in Greece
- Launched merchant acquiring referral program with CrediaBank
- Signed credit card processing agreement with Upgrade, a U.S.-based neo-bank
- Signed credit card processing agreement with Unibanca, one of Peru's leading bank processors
- Online merchant acquiring agreement with NTT Data, a leading merchant acquirer in Asia Pacific

epay

epay

Retail and Digital Distribution of Branded Payments

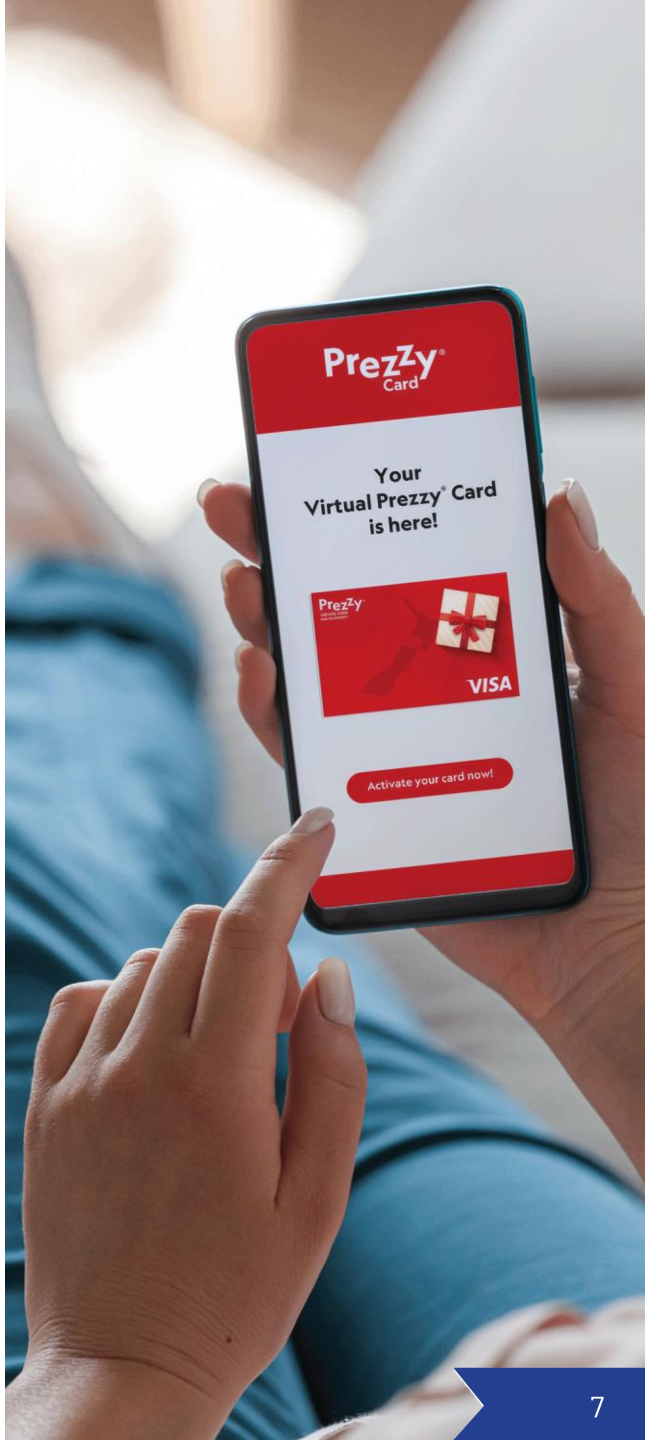
Solutions

Merchant Services

Real-Money Gaming

Second Quarter 2026 Highlights

- Expanded Visa and MasterCard acquiring to all dm stores in Europe
- Signed European distribution agreement with Capcom, a Tier-1 game publisher in Japan
- Launched Berndorf Knife POS promotion with Coop Switzerland
- Signed agreements with Yahoo and Rakuten to distribute Roblox and Riot products in Japan
- Launched Google Play, Xbox, Riot and Sony PlayStation on Stanverse, an Indian social-gaming platform



Cross-Border Payments

ria | xe | dandelion

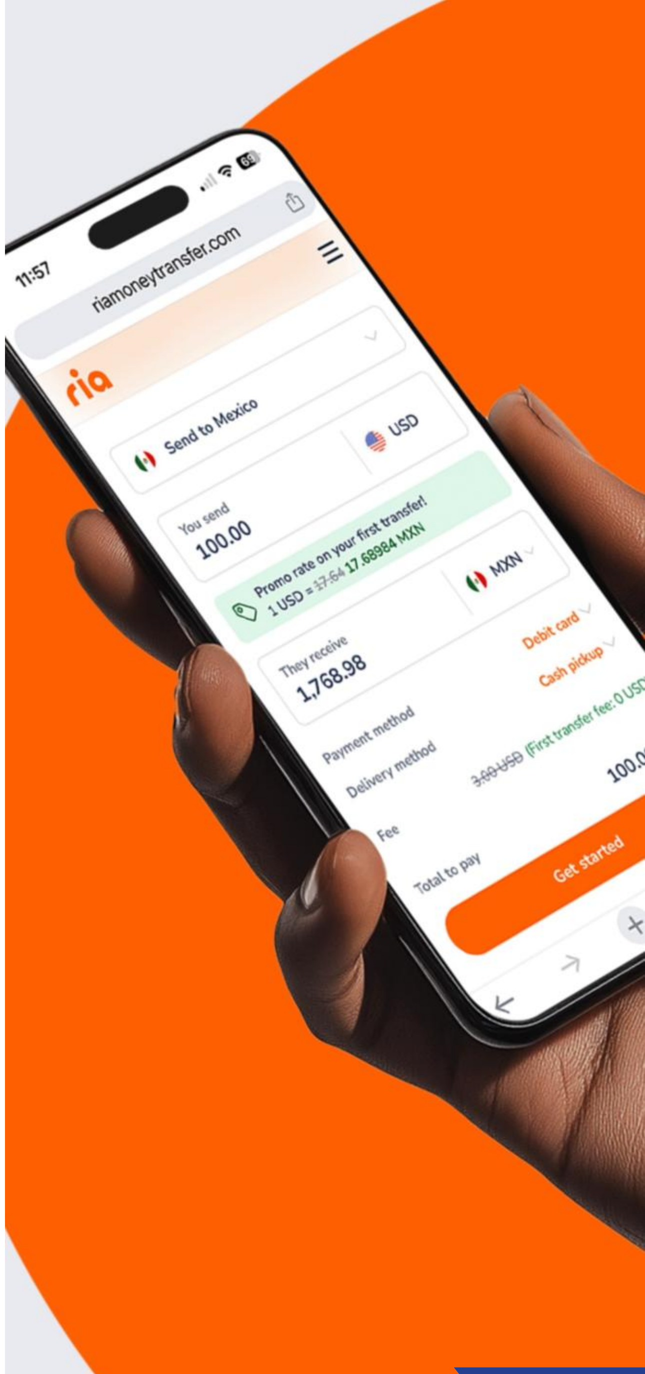
Retail and Digital Remittances and FX Payments

Wholesale Distribution for Fintechs and Banks

Digital Foreign Exchange Payments for SMEs

Second Quarter 2026 Highlights

- Ria Digital revenue and transactions grew 35% and 33%, respectively
- Signed MasterCard Move and five additional Dandelion partners
- Signed agreement with Uber to integrate Ria Money Transfer in Uber's UK Earners app
- Launched Bre-B in Colombia enabling instant payments
- Launched wallet payout in Nigeria with four neo banks



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Financial Highlights

Financial Highlights

$2.82
Adjusted Earnings Per Share

10% increase from $2.56 for Q2 2025.

$1.11B
Revenue

3% increase from $1.07 billion for Q2 2025.
2% increase on a constant currency basis.

$192.8M
Adjusted EBITDA

6% decrease from $206.2 million for Q2 2025.
7% decrease on a constant currency basis.

$137.1M
Operating Income

14% decrease from $158.6 million for Q2 2025.
14% decrease on a constant currency basis.

Financial Highlights

Same Quarter Prior Year Comparison

As Reported

USD (in millions)	Revenue		Operating Income		Adjusted EBITDA	
	Q2 2025	Q2 2026	Q2 2025	Q2 2026	Q2 2025	Q2 2026
Payments Infrastructure	$ 338.5	**$ 377.1**	$ 84.6	**$ 86.1**	$ 110.6	**$ 117.9**
% Change		**11%**		**2%**		**7%**
epay	280.1	**294.0**	31.1	**32.8**	32.8	**34.4**
% Change		**5%**		**5%**		**5%**
Cross-Border Payments	457.9	**439.6**	65.6	**43.3**	71.6	**49.7**
% Change		**-4%**		**-34%**		**-31%**
Subtotal	1,076.5	**1,110.7**	181.3	**162.2**	215.0	**202.0**
% Change		**3%**		**-11%**		**-6%**
Corporate, Eliminations & Other	(2.2)	**(2.3)**	(22.7)	**(25.1)**	(8.8)	**(9.2)**
Consolidated Total	$ 1,074.3	**$ 1,108.4**	$ 158.6	**$ 137.1**	$ 206.2	**$ 192.8**
% Change		**3%**		**-14%**		**-6%**

Financial Highlights

Same Quarter Prior Year Comparison

Constant Currency

USD (in millions)	Revenue		Operating Income		Adjusted EBITDA	
	Q2 2025	Q2 2026*	Q2 2025	Q2 2026*	Q2 2025	Q2 2026*
Payments Infrastructure	$ 338.5	**$ 373.3**	$ 84.6	**$ 86.1**	$ 110.6	**$ 117.5**
% Change		**10%**		**2%**		**6%**
epay	280.1	**290.3**	31.1	**32.8**	32.8	**34.3**
% Change		**4%**		**5%**		**5%**
Cross-Border Payments	457.9	**432.9**	65.6	**42.7**	71.6	**49.0**
% Change		**-5%**		**-35%**		**-32%**
Subtotal	1,076.5	**1,096.5**	181.3	**161.6**	215.0	**200.8**
% Change		**2%**		**-11%**		**-7%**
Corporate, Eliminations & Other	(2.2)	**(2.3)**	(22.7)	**(25.0)**	(8.8)	**(9.1)**
Consolidated Total	$ 1,074.3	**$ 1,094.2**	$ 158.6	**$ 136.6**	$ 206.2	**$ 191.7**
% Change		**2%**		**-14%**		**-7%**

Financial Highlights

Balance Sheet

USD (in millions)	3/31/2026	6/30/2026
Unrestricted Cash	$1,229.5	$1,196.7
ATM Cash	$871.2	$987.2
Settlement Assets	$1,381.4	$1,425.3
Total Assets	$6,332.0	$6,493.1
Total Debt	$2,556.2	$2,654.0
Total Debt to Trailing Twelve Month Adjusted EBITDA Multiple	3.5x	3.7x
Net Debt to Trailing Twelve Month Adjusted EBITDA Multiple	1.8x	2.0x

Final Thoughts and Looking Ahead

1. **Increasing digital accelerator momentum,** growing 31% year-over-year and 35% year-to-date and increasingly shaping the future of Euronet

2. **Our core platforms are scaling globally,** supported by long-term infrastructure agreements, expanding networks and continued digital partner wins

3. **Our core strategy remains intact,** despite near-term macroeconomic headwinds, specifically in Cross-Border Payments

4. **Remain confident in our full year 2026 outlook,** with confidence in delivering 10-15% adjusted EPS growth and long-term value creation

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Appendix

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

(unaudited -in millions)

Three months ended June 30, 2026

	Payments Infrastructure	epay	Cross-Border Payments	Corporate Services	Consolidated
Net income					$ 77.6
Add: Income tax expense					46.7
Add: Total other expense, net					12.8
Operating income (expense)	86.1	32.8	43.3	(25.1)	137.1
Add: Depreciation and amortization	31.8	1.6	6.4	0.2	40.0
Add: Share-based compensation	-	-	-	15.7	15.7
Earnings before interest, taxes, depreciation, amortization, share-based compensation (Adjusted EBITDA) (1)	$ 117.9	$ 34.4	$ 49.7	$ (9.2)	$ 192.8

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 Net Income to Operating Income (Expense) and Adjusted EBITDA

(unaudited -in millions)

Three months ended June 30, 2025

	Payments Infrastructure	epay	Cross-Border Payments	Corporate Services	Consolidated
Net income					$ 97.7
Add: Income tax expense					33.6
Add: Total other expense, net					27.3
Operating income (expense)	84.6	31.1	65.6	(22.7)	158.6
Add: Depreciation and amortization	26.0	1.7	6.0	0.1	33.8
Add: Share-based compensation	-	-	-	13.8	13.8
Earnings before interest, taxes, depreciation, amortization, share-based compensation (Adjusted EBITDA) (1)	$ 110.6	$ 32.8	$ 71.6	$ (8.8)	$ 206.2

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 and Adjusted EBITDA to Constant Currency Amounts by Segment

(unaudited – in millions)

Three months ended June 30, 2026

	Payments Infrastructure	epay	Cross-Border Payments	Corporate Services	Consolidated
Revenue	$ 377.1	$ 294.0	$ 439.6	$ (2.3)	$ 1,108.4
Add: Estimated foreign currency impact	(3.8)	(3.7)	(6.7)	-	(14.2)
Revenue - Constant Currency	$ 373.3	$ 290.3	$ 432.9	$ (2.3)	$ 1,094.2
Operating income (expense)	$ 86.1	$ 32.8	$ 43.3	$ (25.1)	$ 137.1
Add: Estimated foreign currency impact	-	-	(0.6)	0.1	(0.5)
Operating income (expense) - Constant Currency	$ 86.1	$ 32.8	$ 42.7	$ (25.0)	$ 136.6
Adjusted EBITDA (reconciled on previous schedule)	$ 117.9	$ 34.4	$ 49.7	$ (9.2)	$ 192.8
Add: Estimated foreign currency impact	(0.4)	(0.1)	(0.7)	0.1	(1.1)
Adjusted EBITDA - Constant Currency	$ 117.5	$ 34.3	$ 49.0	$ (9.1)	$ 191.7

Reconciliation of Adjusted Earnings per Share

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

Three months ended June 30,

	2026	2025
Net income attributable to Euronet Worldwide, Inc.	$ 77.4	$ 97.6
Foreign currency exchange loss	0.2	5.7
Intangible asset amortization	9.6	4.7
Share-based compensation	15.7	13.8
Income tax effect of above adjustments	7.2	(13.7)
Non-cash investment gain	(3.6)	(0.4)
Non-cash GAAP tax expense	3.5	3.0
Adjusted earnings (1)	$ 110.0	$ 110.7
Adjusted earnings per share - diluted (1)	$ 2.82	$ 2.56
Diluted weighted average shares outstanding (GAAP)	46,177,113	42,954,631
Effect of adjusted EPS dilution of convertible notes	(8,047,923)	(176,123)
Effect of unrecognized share-based compensation on diluted shares outstanding	931,235	406,912
Adjusted diluted weighted average shares outstanding	39,060,425	43,185,420

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 second quarter 2026 earnings press release.

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Thank you