

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT PURSUANT TO SECTION 13 or 15(d)  
OF THE SECURITIES EXCHANGE ACT OF 1934

November 12, 2003  
-----

Date of Report (date of earliest event reported):

Euronet Worldwide, Inc.  
-----

(Exact name of registrant as specified in its charter)

Delaware ----- (State or other jurisdiction of incorporation)	000-22167 ----- (Commission File Number)	74-2806888 ----- (IRS Employer ID Number)
--	---	--

4601 College Boulevard Leawood, Kansas ----- (Address of principal executive offices)	66211 ----- (Zip Code)
--	------------------------------

(913) 327-4200  
(Registrant's Telephone Number, including area code)

N/A  
-----  
(Former name or former address, if changed since last report)

ITEM 4. CHANGES IN OFFICE OF REGISTRANT'S CERTIFYING ACCOUNTANT.

KPMG Polska Sp. z o.o. was previously the principal accountants for Euronet Worldwide, Inc. and subsidiaries. On November 12, 2003, that firm's appointment as principal accountants was terminated and KPMG LLP was engaged as principal accountants. The decision to change accountants was approved by the board of directors at the recommendation of the audit committee.

In connection with the audits of the two fiscal years ended December 31, 2002, there were no disagreements with KPMG Polska Sp. z o.o. on any matter of accounting principles or practices, financial statement disclosure, or auditing scope or procedures, which disagreements if not resolved to their satisfaction would have caused them to make reference thereto in connection with their opinion to the subject matter of the disagreement.

The audit reports of KPMG Polska Sp. z o.o. on the consolidated financial statements of Euronet Worldwide, Inc. and subsidiaries as of and for the years ended December 31, 2002 and 2001 did not contain any adverse opinion or disclaimer of opinion, nor were they qualified or modified as to uncertainty, audit scope, or accounting principles.

The Company provided KPMG Polska Sp. z o.o. with a copy of the foregoing disclosures and has requested that KPMG Polska Sp. z o.o. provide a letter stating whether it agrees with the statements made by the registrant in response to this Item 4. Attached as Exhibit 16.1 is a copy of KPMG Polska Sp. z o.o.'s letter, dated November 12, 2003, stating its agreement with such statements.

During the years ended December 31, 2002 and 2001 and through November 12, 2003, the Company, in the ordinary course of business, consulted with KPMG LLP on various matters related to our operations in the United States and with respect to certain transactions. These consultations were made in the context of KPMG LLP assisting KPMG Polska Sp. z o.o. in the execution of their work as the Company's auditors and were coordinated by KPMG Polska Sp. z o.o. There were no consultations regarding the type of audit opinion that might be rendered on the Company's consolidated financial statements, or any other matters, disagreements or reportable events as set forth in Items 304(a)(1)(v) of Regulation S-K.

ITEM 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS.

(c) Exhibits.

16.1 Letter from KPMG Polska Sp. z o.o.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Euronet Worldwide, Inc.

By: /s/ Rick Weller

-----  
Rick Weller  
Chief Financial Officer

Date: November 17, 2003

[KPMG Logo appears here]

KPMG Polska Sp. z o.o.

ul. Chlodna 51, XVI p.  
00-867 Warszawa

Telefon:  
+48 (22) 528 1100

Telefax:  
+48 (22) 528 1009

Securities and Exchange Commission  
Washington, D.C. 20549

November 12, 2003

Ladies and Gentlemen:

We were previously principal accountants for Euronet Worldwide, Inc. and subsidiaries and, under the date of February 7, 2003, except Note 29 which is dated February 19, 2003, we reported on the consolidated financial statements of Euronet Worldwide, Inc. as of and for the years ended December 31, 2002 and 2001. On November 12, 2003, our appointment as principal accountants was terminated. We have read Euronet Worldwide, Inc.'s statements included under Item 4 of its Form 8-K dated November 12, 2003, and we agree with such statements.

Very truly yours,

/s/ KPMG Polska Sp. z o.o.

Warsaw, Poland  
November 12, 2003