

Press release

For immediate release

## Optimal Payments and Desjardins Announce Successful Launch of NETBANX Online Payment Gateway and Services

**Montréal, January 24, 2012** – Optimal Payments, a global provider of online payment processing services, and Desjardins announced today the launch of a fully customized version of Optimal's NETBANX® gateway services to Desjardins merchants ([www.desjardins.com](http://www.desjardins.com)).

"We are very pleased to partner with Optimal Payments and its NETBANX service, which will enhance Desjardins' nation-wide expertise in payment solutions. This decision reaffirms our position in the e-commerce industry, allowing us to focus on our merchants' needs," said Patrice Dagenais, Vice-President, Payment Solutions and Business Partnerships, at Desjardins Card Services.

Desjardins chose Optimal as a partner and NETBANX as their gateway based on their long standing reputation for delivering secure, comprehensive solutions. Optimal remains at the forefront of online payment processing and is continuously developing their platform to support emerging payment options and protect merchants against the continuously evolving forms of online payment fraud.

"Desjardins Card Services recognized our leadership in payment processing and we are confident our NETBANX gateway and services will meet the current and future needs of Desjardins online merchants - whether they are commerce, government agencies or enterprise businesses accepting card-not-present payments", said Danny Chazonoff, Chief Operating Officer of Optimal Payments.

Today the NETBANX gateway is trusted by Internet 500 companies and respected brands around the globe to provide secure online processing of credit cards, debit cards, direct debit, online banking and e-wallet payments as well as a multitude of alternative payment options that are preferred in international markets. Online merchants also know they can count on NETBANX's proprietary "risk rules engine" and customizable fraud screening tools to minimize their fraud losses and liability, and its support of tokenization to reduce their PCI-DSS exposure.

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### About NETBANX

NETBANX, a part of Optimal Payments, is a trusted provider of secure online payment gateway solutions. Since 1996, thousands of e-commerce, MOTO, and multi-channel businesses around the world rely on the NETBANX gateway and services for the payment processing of credit/debit cards, online direct debit and alternative payments as well as the management of online payment fraud. The NETBANX gateway is state-of-the art, geo-redundant and PCI-DSS Level 1 compliant. A robust and flexible platform, it can be configured or customized to meet the card-not-present needs of any businesses from local e-commerce websites to large scale international online businesses.

For more information about NETBANX visit [www.netbanx.com](http://www.netbanx.com). For more information on Optimal Payments visit [www.optimalpayments.com](http://www.optimalpayments.com) or subscribe at <http://www.optimalpayments.com/feed>.

### About Optimal Payments

Optimal Payments is a global provider of online payment solutions. Trusted by businesses and consumers in over 180 countries to move and manage billions of dollars each year, merchants use the NETBANX processing service to simplify how they accept and settle credit card, direct-from-bank, and cash payments; and the NETELLER® payment account to increase margins, capture new customers and increase their lifetime value. Being an independent provider has allowed the company to support tens-of-thousands merchants around the globe across a wide range of industries. Optimal Payments Plc is quoted on the London Stock Exchange's AIM market, with a ticker symbol of OPAY. Subsidiary company NETELLER (UK) Ltd is authorized and regulated as an e-money issuer by the UK's Financial Services Authority (FSA).

### About Desjardins Card Services

Desjardins Card Services (DCS) is the leading provider of credit and debit card solutions in Quebec and fifth in the rest of Canada. DCS services some 55,000 merchants across the country, including 7,000 that offer Accord-D point-of-sale financing to their clients. It also provides credit card services to more than 4 million card holders.

### About Desjardins Group

Desjardins Group [www.desjardins.com](http://www.desjardins.com) is the leading cooperative financial group in Canada with assets of nearly \$190 billion. Drawing on the strength of its caisse network in Québec and Ontario, and its subsidiaries across Canada, it offers a full range of financial products and services to its 5.8 million members and clients. Desjardins specializes in Wealth Management and Life and Health Insurance, in Property and Casualty Insurance, in Personal Services, in Business and Institutional Services. As one of the largest employers in the country and among [Canada's Top 100 Employers for 2012<sup>TM</sup>](#), Desjardins is supported by the skills of its 43,600 employees and the commitment of nearly 6,000 elected officers. A new education and cooperation program is now available to Desjardins members and the general public. For more information, visit [www.desjardins.com/co-opme](http://www.desjardins.com/co-opme).

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