

Press release

For immediate release

### **Optimal Payments Integrates its NETBANX Payment Gateway to RONA's New E-commerce Web site**

Montreal, August 15<sup>th</sup>, 2012 – Optimal Payments (LSE: OPAY), a leading online payments provider, announced today the integration of its [NETBANX payment gateway](#) to RONA's new e-commerce Website. RONA, a national chain of home renovation superstores, recently launched its online store allowing customers to purchase items online or reserve them for in-store pick-up.

Consumers shopping on the RONA website can create an account, which can be used to facilitate subsequent purchases, or make a one-time guest purchase. A hosted-payment page, imbedded into the checkout process and using iFrame technology, allows them to enter their credit card information directly into the NETBANX, PCI DSS compliant environment. This significantly reduces RONA's PCI exposure and liability during the check-out process.

The NETBANX solution complements RONA's acquiring relationship with Desjardins Group to offer Visa, MasterCard and RONA's private label credit cards as payment options. To minimize fraud losses, all transactions are verified using NETBANX fraud detection and protection tools including cardholder authentication, CVV validation and 3D Secure verification. The NETBANX back-office suite provides RONA with comprehensive reporting including data by card type.

Linda Michaud, Vice President, Information Technologies at RONA mentioned that "Using the NETBANX gateway to process payments from its e-commerce site allows RONA to offer multiple payment options, minimize our PCI compliance requirements and reduce our fraud exposure."

"We are thrilled to be Rona's e-commerce partner", said Martin Leroux, Executive Vice President Sales and Marketing. "This relationship with one of Quebec's premier brands is part of our on-going goal of providing reputable local and international companies with A to Z customized payment solutions."

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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).

### **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).

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

### **About RONA**

RONA is the largest Canadian distributor and retailer of hardware, home renovation and gardening products. The Corporation operates a network of more than 800 corporate, franchise and affiliate stores of various sizes and formats under several banners, and a network of 14 hardware and construction-materials distribution centres which are flexible and perfectly adapted to the diverse needs of its clientele. RONA is also a leader in the specialized plumbing and HVAC market, primarily serving commercial and professional customers with a network of close to 60 sales outlets across the country.

### **About Desjardins Group**

Desjardins Group [www.desjardins.com](http://www.desjardins.com) is the leading cooperative financial group in Canada with assets of \$196.4 billion. Drawing on the strength of its caisse network in Quebec and Ontario and its subsidiaries across Canada, it offers a full range of financial products and services to its 5.6 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 44,645 employees and the commitment of nearly 5,400 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)