

Press release

For immediate release

Optimal Payments Announces it will Provide Verifi's Cardholder Dispute Resolution Network (CDRN®) Services to its NETBANX® Merchants

Montreal, September 11, 2012 – Optimal Payments (LSE: OPAY), a leading online payments provider, announced today it will be integrating into Verifi's patented Cardholder Dispute Resolution Network (CDRN) platform, allowing merchants using Optimal's NETBANX online payment gateway to effectively manage credit card disputes.

"We are pleased to be able to provide another powerful risk management tool to our NETBANX merchants", said Martin Leroux, Executive Vice President Sales and Marketing. "At Optimal Payments, we offer a wide range of services that allow our NETBANX merchants to minimize the liability and costs related to managing online fraud".

Verifi's CDRN platform was developed to specifically address what is known as "friendly fraud". It establishes a connection between merchants and card issuers to allow the direct resolution of cardholder disputes. Integrated directly to the card issuers, the platform's service automatically resolves customer disputes before they become chargebacks. For merchants and issuers this is a fast and efficient system for reducing the operating expenses and costly risks associated with chargebacks, and for consumers it ensures they have the best buying experience.

"Verifi is excited to offer its CDRN service through Optimal Payments," said Tony Wootton, Chief Revenue Officer at Verifi. "Optimal Payments has been a valuable partner of ours for many years and were carefully selected as our first reseller based on their experience, trust factor, and innovation in the online payments space. We have always been comfortable referring clients to them for the service they provide, and their expertise and knowledge of the industry is unmatched. This partnership will further enhance our mutually beneficial relationship and merchants will benefit from CDRN's close connection between issuers and customers while maintaining the direct relationship with Optimal."

For Optimal Payments' clients, the CDRN service will be available directly through NETBANX payment gateway which means merchants will not have to undertake any additional integration efforts for CDRN. Transaction data is used to match and resolve cases from any participating card issuer and merchants are notified of resolved CDRN requests. Additional comprehensive chargeback reporting is also available through the NETBANX Back Office suite.

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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.

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 Optimal Payments 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 or subscribe at www.optimalpayments.com/feed.

About Verifi

Verifi™ is a leading provider of global electronic payment and risk management solutions for card-not-present merchants. The highly customizable payment and real-time reporting platform serves as a foundation for Verifi's suite of fraud solutions and risk management strategies. With a commitment of reducing risk while increasing profitability for clients, Verifi's multi-layered approach enables transaction risk management and mitigation, business optimization strategies, cardholder authentication and chargeback re-presentment for all major credit card brands. Verifi is PCI Level 1 certified and headquartered in Los Angeles, California. For more information on Verifi, please visit: www.Verifi.com or email us at Info@Verifi.com.

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