

Press release

For immediate release

Optimal Payments' NETBANX recognised for excellence in payments by Elavon

Also shortlisted for Best Payment Innovation in e-Commerce Award

London, UK - Monday 24th September, 2012 – Optimal Payments (LSE: OPAY) ("Optimal"), a leading online payments provider, is pleased to announce that it has been recognised by Elavon Merchant Services ("Elavon") with the top award for "Outstanding PSP Performance" of the Year.

This award recognises the outstanding service that Optimal Payments' NETBANX payment processing division provides to its merchant customers. NETBANX works with a number of acquirers including Elavon to offer a comprehensive and global payments capability through a single integration.

"We are very proud to be recognised for this significant achievement", said Danny Chazonoff, Chief Operating Officer of Optimal Payments. "This award demonstrates the commitment of the whole Optimal team to deliver outstanding service to our NETBANX customers. It further enhances our sound reputation as we continue to extend our solutions to merchants and consumers built around our innovative proprietary technology platform."

James Quickfall, Head of 3rd Party Sales at Elavon Merchant Services, added "Optimal Payments has continued to demonstrate its capabilities in payment processing, and we are proud of our relationship with them, leveraging their market leading technology, risk management experience and operational excellence to help us win large, complex deals. Their ability to deliver to their customers is unrivalled, and our successful relationship is built on strong foundations of innovation and professionalism from both sides."

This award follows Optimal Payments' success in being shortlisted for the Best Payment Innovation in e-Commerce Award at the IMRG sponsored 2012 e-Commerce Awards for Excellence.

These awards are unique in the UK and will bring the whole industry together to celebrate its success. The awards categories have been carefully selected to show off the broad range of skills that are required for successful e-commerce as well as reflecting the contribution that eCommerce can make to society and culture. The ceremony to announce the winners of the eCommerce Awards for Excellence takes place on 2nd October (the first evening of the e-Commerce Expo <http://www.ecommerceexpo.co.uk>) at the Brewery, Chiswell Street in the City of London. More information is available at <http://www.imrg.org>.

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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. You can also follow us on twitter @optimalpayments.

About Elavon (www.elavon.com)

Elavon is a wholly owned subsidiary of U.S. Bancorp (NYSE: USB) and provides end-to-end payment processing services to more than one million merchants in the United States, Europe, Canada, Mexico, Brazil and Puerto Rico. Elavon markets solutions including credit and debit card processing, electronic gift cards, dynamic currency conversion, multi-currency support, and cross-border acquiring through multiple alliance channels including financial institutions, trade associations, third party sales agents as well as direct sales. Elavon's suite of solutions is tailored to meet the needs of merchants in specialized markets such as retail, hospitality/T&E, health care, education and the public sector.