

Press release

For immediate release

MasterCard and Optimal Payments sign five year strategic partnership agreement Net+ Prepaid MasterCard programme set for European growth

London, 4 December 2012 – Optimal Payments (LSE: OPAY), a leading global online payment provider, is pleased to announce today the signing of a new five year deal with MasterCard International Incorporated (“MasterCard”) which will see them collaborating to drive growth of the prepaid market in Europe, focused around the successful Net+ Prepaid MasterCard® programme.

This follows the announcement on 30 August, 2012 that Optimal Payments Limited was to become an issuer of prepaid cards including, as of 1 November, 2012, its own Net+ MasterCard® prepaid card. As the direct issuer of its own award winning MasterCard® prepaid card, Optimal Payments will be able to more quickly grow the Net+ programme and actively pursue additional commercial opportunities. The Net+ card offers cardholders a powerful tool to transfer money and spend anywhere MasterCard is accepted.

Marion King, President of UK and Ireland at MasterCard commented: “We are delighted to be working closely with Optimal Payments, including Optimal’s own Net+ brand, as part of our commitment to the growth of the prepaid business in Europe. Our latest MasterCard research shows Europe to be one of the fastest growing regions for prepaid and this latest strategic partnership demonstrates our vision and pledge to this. MasterCard Prepaid cards provide a safer, faster and more convenient alternative to cash while also giving consumers the freedom to budget and segment their spending. At MasterCard, we are committed to using our technology and expertise to continually improve a number of benefits to consumers, issuers, and merchants whilst offering the state-of –the-art security protection of the MasterCard payment system”.

Danny Chazonoff, Chief Operating Officer at Optimal Payments, commented: “Becoming an issuer of our own Net+ prepaid card programme represents the first step in building out our business in prepaid, a rapidly growing market. With the continuing support of MasterCard, we are working to develop new features to make our award winning Net+ Prepaid MasterCard even more widely available to merchants and consumers throughout Europe.”

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NOTES TO EDITORS

About MasterCard Worldwide

As a leading global payments company, MasterCard Worldwide prides itself on being at the heart of commerce, helping to make life easier and more efficient for everyone, everywhere. MasterCard serves as a franchisor, processor and advisor to the payments industry, and makes commerce happen by providing a critical economic link among financial institutions, governments, businesses, merchants, and cardholders worldwide. In 2010, \$2.7 trillion in gross dollar volume was generated on its products by consumers around the world. Powered by the MasterCard Worldwide Network – the fastest payment processing network in the world – MasterCard processes over 23 billion transactions each year and has the capacity to handle 160 million transactions per hour, with an average network response time of 130 milliseconds and with 99.99 percent reliability. MasterCard advances global commerce through its family of brands, including MasterCard®, Maestro®, and Cirrus®; its suite of core products such as credit, debit, and prepaid; and its innovative platforms and functionalities, such as MasterCard PayPass™ and MasterCard inControl®. MasterCard serves consumers, governments, and businesses in more than 210 countries and territories.

For more information, please visit us at www.mastercard.com. Follow us on Twitter: @mastercardnews.

About Net+ Prepaid MasterCard

The award-winning Net+ Prepaid MasterCard is one of the leading prepaid cards available today and forms part of Optimal Payments' card issuing solutions for merchants and consumers. The Net+ Prepaid MasterCard is available in 8 currencies, has low fees, and offers cardholders a powerful tool to transfer money and spend anywhere MasterCard is accepted. The Net+ Prepaid MasterCards are issued by Optimal Payments Limited pursuant to a licence from MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

About Optimal Payments

Optimal Payments is a global provider of online payment solutions. Trusted by businesses and consumers in over 190 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 of 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 authorised and regulated as an e-money issuer by the UK's Financial Services Authority (FRN 900015).

For more information on Optimal Payments visit www.optimalpayments.com or subscribe at www.optimalpayments.com/feed or follow us on Twitter: @optimalpayments.