

Press release For immediate release

# **Optimal Payments and Vantiv Announce Processing Agreement**

London, December 6<sup>th</sup>, 2012 – Optimal Payments Plc (LSE: OPAY), a leading international online payments provider, announced today that it has entered into an agreement with Vantiv, Inc. (NYSE: VNTV), a leading provider of payment processing services and related technology solutions for merchants and financial institutions of all sizes in the United States.

Under the agreement, Optimal will be able to offer its global merchants a sophisticated online payments solution in the U.S. market, enabling these merchants to process online payments via a wide range of payment methods, including Visa and MasterCard. This relationship combines Optimal's expertise in providing international ecommerce and risk management solutions with Vantiv's processing scale, renowned service, and reputation in the U.S. market.

"We are very pleased to conclude this agreement with Vantiv," said Danny Chazonoff, Chief Operating Officer of Optimal Payments. "Vantiv and Optimal have developed a strong relationship, and this agreement provides a great opportunity for us to extend our offering by providing our best of breed gateway technologies and related services to merchants in the U.S. We are particularly excited by the future opportunities we see arising as a result of the anticipated opening of the U.S. gaming market, and we see Vantiv as a key business partner in that regard."

Optimal has a strong track record of working with exceptional merchant acquiring partners, and the relationship with Vantiv increases Optimal's base of global partners. Vantiv is the third largest merchant acquirer and the largest PIN debit acquirer based on number of transactions in the U.S.

"Vantiv continues to capitalise on its scale and single-integrated processing platform by aligning with providers that are highly complementary to our position in the market," said Donald Boeding, President, Merchant Services at Vantiv. "Our agreement with Optimal Payments adds new distribution channels for Vantiv and helps Optimal expand its U.S. presence. We see this as another step in a great relationship that focuses on providing world-class service to merchant clients."

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#### Vantiv

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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 authorised 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 Vantiv, Inc.

Vantiv, Inc. (NYSE: VNTV), is a leading, integrated payment processor differentiated by a single, proprietary technology platform. Vantiv offers a comprehensive suite of traditional and innovative payment processing and technology solutions to merchants and financial institutions of all sizes in the U.S., enabling them to address their payment processing needs through a single provider. We build strong relationships with our customers, helping them become more efficient, more secure and more successful. Vantiv is the third largest merchant acquirer and the largest PIN debit acquirer based on number of transactions in the U.S. The company's growth strategy includes expanding further into high growth payment segments, such as prepaid, ecommerce, mobile and information solutions, and attractive industry verticals, such as business-to-business, government, healthcare and education. For more information, visit vantiv.com.



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