



Opera Launches Dify, an in-browser cashback & payments solution and standalone wallet app

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- New in-browser functionality and Dify wallet app to target Opera's 50-million-plus European browser users
- Dify Wallet launches with free MasterCard debit card
- Service to debut in Spain with more European markets to follow

OSLO, Norway, Feb. 17, 2021 /PRNewswire/ -- Opera Limited (NASDAQ: OPRA), one of the world's major browser providers with 380 million active users globally, including ~50 million active users in Europe, today announced the launch of new, in-browser ecommerce functionality supporting cashback and payments activities under the brand "Dify". Opera's plan is to offer in-browser services uniquely targeting a young, fast-growing set of "power shoppers" who could benefit from installing the Dify wallet app.



In addition to the cashback integration, the initial version of the Dify app ships with a current account and a free virtual Mastercard debit card.

Dify cashback service in the Opera browser

The first version of the Dify app will allow consumers to receive ecommerce cashback for purchases made on partner websites accessed through the Opera browser. Opera users will also get access to a special shopping mode, which protects their data while shopping by disabling third party extensions.

Krystian Kolondra, EVP Browsers & EEA Fintech, said: "Every day millions of people shop online and make their payments using Opera browsers." Kolondra continued: "Opera has a track record of growing audiences and then improving their experiences to make them more engaging. We think this is one of the highest-potential areas: With Dify, we are making the browser and a superior wallet work better, together, to improve users' shopping experience and also make it financially rewarding".

Dify cashback and the smart shopping mode in the Opera browser let users benefit from a cashback service from partner websites, including top European ecommerce merchants.

Dify wallet app

Users will at first be able to use the Dify app to open a current account and get a free virtual Mastercard debit card to shop. They will also be able to use it to collect cashback for purchases made using the shopping mode within the Opera browser. Those using the Dify card to make the purchases will receive additional cashback. In the future, Opera's plans include enabling more wallet services like savings management, credit and investment opportunities as well as instant cashback.

E-commerce in Europe last year reached €717 billion, with research from J.P. Morgan showing that many countries in Europe will continue to have double-digit growth in 2021.

Today's launch follows Opera's corporate acquisitions and investments in the financial services industry. In January 2020, Opera announced its acquisition of the Estonian banking-as-a-service startup, Pocosys, and in July 2020, announced its next step, an investment in and agreement to acquire Fjord Bank. In September 2020 Opera joined the Emerging Payments Association EU.

The cashback service as well as the Dify app are currently offered in Spain in beta, with more European markets to follow in the future. For more information go to <https://getdify.com>.

About Opera

Founded in 1995 in Norway, Opera delivers browsers and AI-driven digital content discovery solutions to 380 million MAUs worldwide. The quickly growing company remains one of the most innovative browser creators in the world. Opera is listed on Nasdaq under the OPRA ticker symbol.

About Dify

Dify built by Opera, uses the company's expertise and track record in delivering cutting-edge internet browsers and has been specifically designed to bring an intuitive, mobile-first approach to financial services. Dify uses technology from the Opera browser and has been crafted and designed in Europe to provide modern shoppers with the highest quality online experience by making it safer, more personal and more rewarding.

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