



Confidential

June 4, 2021

To whom it may concern

We issue this letter on request of Tieto Latvia SIA for submission to the National Bank of Moldova.

We hereby confirm that Tieto Latvia SIA, a subsidiary of TietoEVERY and Integrated Payment Services Limited signed an agreement on the 22nd of June 2020, for the provision of implementing an instant payment switch in Kenya.

The main deliverable of the project is instant payment switch including ISO20022 message processing, fee management, online end-to-end instant payment clearing, reporting, and support of different payment (credit transfers and request to pay, request to pay by PSP and request to pay with mandated ID). The instant payment switch follows the high availability solution framework and operates in 24/ 7/ 365 mode.

Since the initial collaboration in the capacity of knowledge sharing, signing the agreement, and working on delivering the instant payment switch, our engagements with TietoEVERY have been professional and they have showcased their business and technical expertise to the standards expected from them.

A handwritten signature in blue ink, which appears to be 'Seun Owoeye', is written over a blue circular stamp. To the right of the signature, the date '17/6/2021' is handwritten in blue ink.

Seun Owoeye

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