



MasterCard
Worldwide

September 3, 2009

Ukrainian Processing Center CJSC ("UPC")
Volodymyrska str., 74-D,
01033, Kiev, Ukraine

Subject: Services provided by Third Party Processor and approved by MasterCard.

Hereby MasterCard Europe assures that **Ukrainian Processing Center CJSC ("UPC") is validated Member Service Provider (MSP) - Third Party Processor (TPP)*** since 1997 providing services for MasterCard customers under Authorization Processor ID 200112 and using Clearing endpoint 86362.

UPC has completed all required technical testing and administrative steps in order to provide the following operations, processing activities and services for Financial Institutions licensed by MasterCard:

- Authorization and Clearing for Acquiring and Issuing using EMV and magnetic stripe technologies;
- Support interfaces enhancements for SecureCode processing for Acquires;
- Exception transactions cycle processing (chargebacks, etc);
- Delegated key management activities with MasterCard Key Management Services;
- Fraud Control and Risk Monitoring;
- Preparation of Personalization data.

This is to ascertain that UPC is allowed to perform the above mentioned services for MasterCard and Maestro products.

Sincerely,

Pawel Rychlinsky
Cluster Manager
Poland and Ukraine

A blue ink signature of Pawel Rychlinsky, written in a cursive style.

Peter Vandebroucke
Technology Manager
Eastern Europe

A black ink signature of Peter Vandebroucke, written in a cursive style.

Mikhail Artemiev
Technology Manager
Russia and Ukraine

A black ink signature of Mikhail Artemiev, written in a cursive style.

*A Member Service Provider (MSP) that provides transaction or cardholder processing services to support a member's activity as an issuer, acquirer, or both. TPP services include, by way of example and not limitation, terminal operation, authorization routing, voice authorization, call referral processing, electronic data capture, clearing file preparation and submission, settlement processing (excluding possession, ownership, or control of settlement funds, which are prohibited), cardholder and merchant statement preparation, and chargeback processing.