

October 22nd, 2014

Mrs Natalia Kuzmenko
Plastic Card Enterprise HK Ltd
1301 Bank of America Tower, suite 791
12 Harcourt Road Central
Hong Kong

Dear Mrs Kuzmenko:

I am pleased to inform you that the OSPT Alliance board of directors has approved your application to become a Full Member of the association as of today, October 22nd, 2014.

As a Full Member, you are eligible to participate in the OSPT's Technical, Marketing and Certification Work Groups, each of which is advancing numerous exciting projects as momentum of the alliance gains traction and we receive global recognition for our efforts. Your organization's active involvement and expertise is essential to shaping the direction of the CIPURSE standard and advancing the work of the OSPT Alliance.

Would you please send me the following information:

- Your confirmation to publish a press release announcing as an OSPT Alliance Full Member; our PR team will work with you directly to propose a draft for your approval
- Your company's logo to be posted on the OSPT website and used in external presentations

I will shortly be sending you:

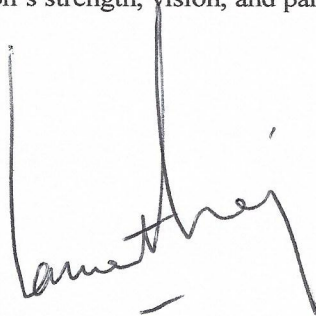
- The license agreement for the Software Development Kit, which must be completed before the kit can be shipped.
- The membership annual fee invoice.
- The list of OSPT members and contact details
- The Bylaw regarding the organization of Working Groups
- The login details to connect onto the OSPT website as an OSPT Full member

Finally, I will be pleased to organize a conference call with you in order to present the OSPT organization, get a better understanding on Plastic Card HK Ltd positioning and markets, as well as introduce you to the Working Groups.

OSPT Alliance is proud to welcome Plastic Card HK Ltd as a Full Member, and we look forward to benefitting from your organization's strength, vision, and partnership in helping make CIPURSE a worldwide standard.

Best regards,

Laurent Cremer
Executive Director
T: +33 695 443 652
M: +33 625 728 099

A handwritten signature in black ink, appearing to read "Laurent Cremer", is written over a thin horizontal line.