



869 High Road London, N12 8QA, UK

moneypolo.com info@moneypolo.com

To:

To whom it may concern

Subject:

Reference

Date:

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Mayzus Financial Services Ltd, trade name MoneyPolo, a UK-based payment institution with the FCA (Financial Conduct Authority) authorisation, is proud to recommend our long-standing technology partner Canopus Innovative Technologies Ltd.

We have been using their ePay Suite software solution as our core business application for many years and can confirm that it is completely suitable for the type of payment institution we operate.

The professionalism of Canopus' consultants and their in-depth knowledge of the subject matters have always given us peace of mind and complete confidence in the product.

Being specially designed for payment institutions, ePay Suite offers in its standard version far more useful features than the competition and provides a complete support of both back office and multi-channel front end.

Another strong point of ePay Suite is the fact that it is built on core banking technology ensuring the appropriate robustness, reliability and overall security while offering such useful banking functionality as integrated customer information file with KYC, CDD and EDD features, AML / CTF module, correspondent banking facility as well as in-built workflow engine, general ledger and a reporting tool.

When we selected an IT platform to support our operations our particular interest was in the flexibility of the future system to allow us as a business to evolve. ePay Suite enables us to easily adapt to changing market and regulatory requirements, constantly meet and exceed our business targets, keep operational costs low through streamlined workflows and high STP rate while ensuring customer satisfaction.

With Canopus' technology at the centre of our IT environment we are ready to meet any challenges we may face in the future.

Kind regards,

Nikolay Rozhok

CEO