

To whom it may concern

Dek-Co (UK) Ltd is a UK company licensed by the Financial Conduct Authority (License number 533178) and provides money remittance financial services to clients through its worldwide networks of agents.

I hereby confirm that the Company uses the CANOPUS IT system in its operations, utilizing both financial and management information generated, and as a tool for business purposes. This system was ordered by our Company, purchased and customized to meet our specific requirements, and now is fully operational and satisfies our business needs.

The system provides remote financial services for our Agents and clients using different access channels with sufficient security required for financial information transfers, accounting, financial reporting, and covering all of our requirements relating to AML and KYC procedures, and allowing on-line integration with external systems of commercial banks and financial service companies.

This system was reviewed by the FCA to ensure it covered the necessary requirements issued for Payment Institutions and E-Money Issuers following the Directive 2007/64/EC on payment services and Electronic Money Directive (2009/110/EC)

Our staff learned to use and manage the system quickly with the support of CANOPUS experts.

Features of the CANOPUS information system include :

- On-line automated issuing of bank reporting without necessity of delay of services for clients;
- Flexible multi-language interface for staff and clients;
- Flexible management of business procedures for financial transactions, including the adaptation for clients' local legislation requirements;
- Robust implementation of scenarios and authorities among operating staff and for clients;
- Reduction of own costs and time expenses for transaction processing;
- Low costs for technical support and equipment due to the use of "cloud" technologies.

Our Company is glad to recommend CANOPUS IT as a reliable vendor of information and financial systems for commercial banks and companies providing financial and payment services.

Regards,

Adonis Samartzis

