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**MasterCard
International**



Mr. Péter Braun
Chief Adviser to CEO
OTP Bank Rt.
Budapest
Nádor u. 16.
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Budapest, 26 February 2004

Dear Péter,

Further to our discussion yesterday on the development of the SMS Security Feature for Cardholders, I am pleased to confirm that this functionality is actively supported by MasterCard. It has been adopted in a number of countries in Eastern Europe, notably Ukraine and Croatia and it is also a feature available on MasterCard's Risk Prediction too, 'Aristion'.

The SMS Security Feature is a major step forward in cardholder security. I am sure that you are proud that OTP was the first bank to introduce this solution on a mass scale to its customer base. It has now become a European standard.

Yours sincerely,

A handwritten signature in black ink that reads "Tony Fekete". The signature is written in a cursive style with a long horizontal line extending from the end of the name.

Tony Fekete
General Manager, Eastern Countries

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