

Dear Sir/Madam,

Hereby I'm expressing our appreciation with the work performed by iDa Mobile represented in Russia and CIS by Virtual Solutions LLC.

Despite starting our project with high-level business requirements iDa Mobile team was able to understand our needs.

From the beginning of our mobile banking project iDa Mobile team has met our expectations regarding their level of professionalism and quality of their deliverables.

We are ready to consider possibility of further cooperation with iDa Mobile again and would recommend the company to other institutions who are looking to move forward with their mobile banking strategy.

All the best,

Assistant manager
Multi Channel Management unit

Head of Department
Segments & Marketing



Elena Shalnova

David Baranyai

June 1st 2012