



Thursday 18 May 2000

To Whom It May Concern

Re: arkom Ltd.

We hereby confirm that Arkom Ltd. Is a certified software company which specializes in the credit card field.

During the past year, Arkom and Visa-ICC have been working together and we are completely satisfied with their performance.

Yours sincerely,

Avi Zana
Manager
Authorization Dept.
Israel Credit Cards Ltd.