

15 May, 2013

To whom it may concern,

Case ID at the relevant Hungarian Police: 06000/972-9/2012.bü

We would like to inform you about the following case and in addition I would like to ask for your support and help in order to investigate the reported case.

Polygon Informatikai Kft. (Budapest, Hungary, 6722 Szeged, Kálvária sgt. 24., and 1132. Budapest, Váci út 30.; tax number: 10402829-2-06) is a Hungarian based company. One of its owner (MaxTeam Kft. (1132. Budapest, Váci út 30.; tax number: 11692614-2-41, Polygon Invest Kft. (1132. Budapest, Váci út 30.; tax number: 14509564-2-42), Polygon Informatics Corporation, US) is registered in US (Polygon Informatics Corporation, Corporate Center, 1843 Central Ave unit 140, NY 12205 USA). This statement has been applied by the representative of this owner in cooperation of the managing director of Polygon Informatikai Kft.

Fact description:

Polygon was established in 1990 in Budapest, Hungary. The company has 4 owners (3 persons and 1 legal entity MaxTeam Kft). Starting from the beginning of the establishment until 15 June 2012 the company was led by the majority owner (46%), Mr. György Gál. Mr. Gál was relayed from managing director role and from 18 June, 2012 a new managing director (Dr. Zoltán Osváth) and his management team run the company.

At the beginning of the 1990s Polygon had got the exclusive rights from the American Euronet Worldwide Inc., and the Belgian Vision Solutions Inc. to represent their software; and had got the non-exclusive right by the Israeli Enforcive Ltd. to represent their software.

The Euronet Arksys system is a worldwide bank card management system, while Vision Solutions has the Mimix and the DoubleTake software on the information security areas as well as Enforcive Ltd.'s Enforcive software is also used on the information security area.

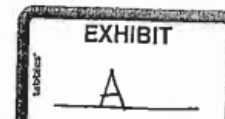
Having said that the main profile of Polygon is selling, implementing and supporting the customers of Polygon on their bank card management and high availability and information security areas.

The main customers of Polygon:

- MOL - Hungarian Oil Company
- Raiffeisen Bank
- MKB Bank (Bayerische Landesbank Girozentrale)
- K&H Bank (KBC Group)
- CIB Bank (Bank Intesa Group)
- Unicredit Bank
- Erste Bank
- Volksbank (Sperbank)
- KAVOSZ (EU and State funds distribution)

From 18 June 2012, the new management had noticed certain incidents at the company and they started to investigate them with the involvement of the necessary authorities.

The first incident: Polygon won a tender at MOL PLC. (Hungarian Oil company) with a subcontractor Axiom (based in Cyprus). The new management realized that the contract was unprofitable for Polygon therefore the new management terminated the contract with MOL and in addition to that they prosecuted against the former management with the charge of misappropriation and peculation.



The second incident: Polygon, as the exclusive representative partner of the American Euronet company, according to the Distributorship Agreement between Euronet and Polygon, was entitled to receive commission after selling the software in Hungary as well as receiving commission from the yearly maintenance fees of the Arksys license. The new management noticed that these commission never arrived at the bank account number of Polygon Informatikai Kft., meaning the Hungarian Polygon never received the commission from Euronet. The amount of the commission is appr. 5m USD, five million USD.

The new management of Polygon was informed by Euronet that at the beginning of the Polygon-Euronet cooperation an "authorized person" from Polygon (Hungary) informed them about the bank account number where the commission had to be transferred to, by Euronet. Hence, from 1994, Euronet transferred all the commission to the given bank account number. This bank account number is belonging to Polygon Computerware GmbH, Zug, Switzerland. This company has no connection to Polygon Informatikai Kft., Hungary, there is only similarity in the names.

The new management immediately gave an order to Euronet to change this bank account number to the official Hungarian bank account number of Polygon, meaning from Q3 2012, the commission has arrived to the official bank account number of Polygon in Hungary.

In the meantime, after realizing this fact the new management prosecuted with the charge of misappropriation and peculation.

Both incidents have been reported, prosecuted at the Hungarian Police in autumn of 2012. The Police Department later on contracted the 2 cases and now it is investigated under 1 case number as a contracted case (on 20 November, 2012).

Fact in May, 2013

Polygon is in a very serious situation. We have had a loan contract with OTP Bank for 10 years, which made suddenly expired by OTP Bank with immediate effect on a very unusual and rude way, and in addition to that OTP Bank made Polygon's other bank account number blocked by the total amount of loan and its interest managed by OTP. There was a meeting between Polygon and OTP on 6 May, 2013 Monday, when OTP did not announce these upcoming action and encash, they only informed us about the issue with the contract and requested additional info, like new business and cash flow plan in addition to the already given documents.

Polygon has not received official letter from OTP as far as this case is concerned. OTP Bank knows our business plan and the importance of our company. Not waiting for the requested plans OTP Bank blocked all the account numbers of the company and made encash on them. By Tuesday morning our transactional bank account number was blocked, all the credit was made expired. All the assets of Polygon might be become the property of OTP according to the contract. Polygon paid all the cost and interest of the loan regularly as well as the loan was ensured by our property (our main headquarter and other real estates). This action by OTP made Polygon unserviceable.

This unfriendly step of OTP might shock one of the best known IT company of Hungary (Polygon), which company supports the bank card systems and strategic applications of more known members of the HU financial sector. All these jeopardize the unperturbed support of our customers which consequences would be very serious over the Polygon as well.

In addition to that we inform you that we observed data deletion between 26 April and 3 May, 2013) within the database of our security system at our premise in Szeged.

Polygon immediately informed its customers about the above described situation. Our customers started to fear since they are afraid to stay alone without a supporter on their strategic applications (bank card system and information security systems).

MOL, the Hungarian Oil company has locked out our developers from their bank card systems at 8:15 am on 13 May, 2013.

Other customers, like Raiffeisen and K&H (KBC) have already requested the source code of the software and all the documentations.

Our Security Department had been informed that one of our employees, who had resigned on that day, destroyed paper based data.

On 15 May, 2013 at 01:56 am. Euronet has terminated the Distributor Agreement with us with immediate effect. We have already informed our customers about this fact that we cannot support their bank card system as well as we warned them about paying special attention to their security systems especially the Mimlx system.

The secured data flow of the financial data stored and authorized by the systems mentioned above is a basic condition to ensure proper and secured financial activities of the Hungarian investments and financial transfers in Hungary.

This financial data flow means the money itself. The cash stock is marginal, money is usually transferred electronically. Major part of this electronically money transfer is managed by our system. The operation of our company has an influence on the following financial participants: K&H (KBC Bank N.V) Raiffeisen (Raiffeisen Bank International) MKB (Bayerische Landesbank AG) CIB (Intesa Sao Paolo) Volksbank (Sberbank), KAVOSZ (EU and State funds distribution), Unifredit Cetelem (Cetelem SA via BNP Paribas), UCB, Erste, Allianz, Garantiqua Hungarian Institute and MOL. Substantive operation of our company has been terminated after illegal steps of OTP Bank.

The continuous activities and security of the financial data flow (mentioned above) guarantees the stability and reliability of the Hungarian financial market.

Validation of the transferred data (file) is hardly possible, since one of our Customers already reported data distortion in the Euronet-Arksys bank card system (which were supported by us earlier) on 15 May, 2013. As it was mentioned above Euronet had terminated the Distributor Agreement with us on 15 May, 2013 early in the morning (01:56 am). The Israeli Enforcive company also plans to terminate their distributor contract with us. All the information at our company has to be secured.

Any embarrassed influence on this financial data flow might cause instability on the global financial transaction market. The banking card transfers are realized immediately and their effects on the global market are also immediate, meaning that the realization of the economical damage is also immediate.

Please keep the above describe information confidential.

POLYGON Kft. 7.
6723 Sziged, Kálvária ut. 24.
Adószám: 1420975-2-06
NYFI Bank 1174500-00000000

Dr. Zoltan Osvárh
managing director of Polygon Informatikai Kft.

Mr. Norbert MAXIN
Strategic director of Polygon Informatikai Kft.

Copy:

- US Embassy, Budapest, Hungary
- Prosecution Service of Hungary
- Euronet Worldwide

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Sándor Hasenöhrl

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S. 2

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Form W-8BEN (Rev. December 2009) Department of the Treasury Internal Revenue Service	Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding	OMB No. 1545-1621																		
▶ Section references are to the Internal Revenue Code. ▶ See separate instructions. ▶ Give this form to the withholding agent or payer. Do not send to the IRS.																				
Do not use this form for: <ul style="list-style-type: none"> • A U.S. citizen or other U.S. person, including a resident alien individual. Instead, use Form W-9 • A person claiming an exemption from U.S. withholding on income effectively connected with the conduct of a trade or business in the United States. W-BECl • A foreign partnership, a foreign simple trust, or a foreign grantor trust (see instructions for exceptions). W-BECl or W-BIMY • A foreign government, international organization, foreign central bank of issue, foreign tax-exempt organization, foreign private foundation, or government of a U.S. possession that received effectively connected income or that is claiming the applicability of section(s) 115(a), 501(c), 892, 893, or 1443(b) (see instructions). W-BECl or W-BEXP 																				
Note: These entities should use Form W-8BEN if they are claiming treaty benefits or are providing the form only to claim they are a foreign person exempt from backup withholding.																				
Note: A person acting as an intermediary. W-BIMY Note: See instructions for additional exceptions.																				
Part I Identification of Beneficial Owner (See instructions)																				
1 Name of individual or organization that is the beneficial owner POLYGON COMPUTERWARE GMBH		2 Country of incorporation or organization SWITZERLAND																		
3 Type of beneficial owner: <table style="width: 100%; border: none;"> <tr> <td><input type="checkbox"/> Grantor trust</td> <td><input type="checkbox"/> Individual</td> <td><input checked="" type="checkbox"/> Corporation</td> <td><input type="checkbox"/> Disregarded entity</td> <td><input type="checkbox"/> Partnership</td> <td><input type="checkbox"/> Simple trust</td> </tr> <tr> <td><input type="checkbox"/> Central bank of issue</td> <td><input type="checkbox"/> Complex trust</td> <td><input type="checkbox"/> Estate</td> <td><input type="checkbox"/> Government</td> <td><input type="checkbox"/> International organization</td> <td></td> </tr> <tr> <td></td> <td><input type="checkbox"/> Tax-exempt organization</td> <td><input type="checkbox"/> Private foundation</td> <td></td> <td></td> <td></td> </tr> </table>			<input type="checkbox"/> Grantor trust	<input type="checkbox"/> Individual	<input checked="" type="checkbox"/> Corporation	<input type="checkbox"/> Disregarded entity	<input type="checkbox"/> Partnership	<input type="checkbox"/> Simple trust	<input type="checkbox"/> Central bank of issue	<input type="checkbox"/> Complex trust	<input type="checkbox"/> Estate	<input type="checkbox"/> Government	<input type="checkbox"/> International organization			<input type="checkbox"/> Tax-exempt organization	<input type="checkbox"/> Private foundation			
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4 Permanent residence address (street, apt. or suite no., or rural route). Do not use a P.O. box or in-care-of address. RIEDMATTSTR. 11																				
City or town, state or province. Include postal code where appropriate. ZUG 6300		Country (do not abbreviate) SWITZERLAND																		
5 Mailing address (if different from above)																				
City or town, state or province. Include postal code where appropriate.																				