

Dear shareholder,

We at the MMS management would like to inform you of the latest events in the company and keep you up to speed with the plans and activities for the upcoming quarters.

Throughout 2018, the company continued the work from the year before. Unclearities, debts, loans, business and technology challenges were all addressed; furthermore, the business plan comprising the technology roadmap, go-to-market plan as well as organisational set-up, was firmly drawn up and established.

The company bought a POS technology and full solution licence, to make our market proposition more solid and generate significant synergies with the other parts of the portfolio. Together with a streamlined and highly optimised best-in-class banking app, it will represent an will be a vital component in the company's business strategy.

MMS will, as previously communicated, focus on:

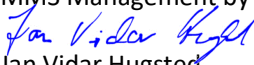
- engineering and designing its own payment platform, with the ability to perform a global launch with applications tailor-made for each region/country
- B2B and through licences, with clients who have their own clients and end-customers
- clients that consider our choice to be more cost-efficient and a safer, smoother solution than the one(s) their existing partners provide
- "Point of Sale" relevant customers (restaurants, retail, hotels and equivalent).
- Banking app based on high-end technology and with a trimmed business adaption.

As MMS is approaching this enterprise with a lean organisational structure, i.e. minimal overhead costs and equivalent, being able to move and work with a high degree of built-in agility, combined with state-of-the-art technological and commercial products and services, we strongly believe that the company will be able to swiftly establish a good position in the market place.

We believe that the market position for the company is strong. In order to keep momentum and enable a blitzscaling type of strategy, it is imperative that the management continues to follow all parts of the decisions under the market plan through into execution in the market place.

We will keep you continuously informed about the progress.

Best regards

MMS Management by

Jan Vidar Hugsted
CEO