



Maurice Shnaps,  
Chief Executive  
MSS International Limited  
3 Oakfield Street, Chelsea,  
London, SW10 9JA.

Dear Maurice,

We at Jordan-Kuwait Bank offer our sincere thanks to you and your team for the exceptional job they performed in converting our core banking system (NBS-II) from a mainframe architecture to state-of-the-art technologies, on-time and on-budget.

As you know, the job was monumental, and becoming operational on the new converted system, with full testing and complete hardware and software setup and in 6 months, was unquestionably an exceptional achievement.

The original system had millions of lines of code written in proprietary 4GL LINC language in addition to other programs in COBOL. It contained in excess of a thousand screens, a similar number of reports, a dozen interface programs (NOF's), all interfacing to a sequential database (DMS) on an MCP operating system, with hundreds of WFL's. Further, the effort was at least doubled by the fact that there were actually three copies of the core system, two of which we were able to unify as a side-product of this project, and the other two completely translated to become operational.

In less than 6 months, it is now operating under a Solaris 10 operating system, linking to an Oracle 10g with RAC on an array of T2000 Sun Microsystems servers, with Java, PL-SQL, XML, and C++, and shell-scripts as the underlying technologies and languages.

In short, the contribution of your team at MSS was the major factor leading to the fact that the system is now running with absolutely no performance bottlenecks, and that the bank has saved a decent amount of money and an enormous amount of agony.

The work of your team was done professionally, and with utmost cooperation. They endured us during our learning process, and helped in smoothing our team's learning-curve by providing timely and invaluable support and education to our team.

Best wishes and regards,

Nasser M. Khraishi, PhD  
Assistant General Manager, Information Technology  
June 28, 2007