

COVER LETTER

Drummond Group is pleased to announce that Ledgerdomain has successfully passed the audit requirements for digital wallet providers as established by the Open Credentialing Initiative (OCI).

This audit was conducted in accordance with the OCI Conformance Program and evaluated the Ledgerdomain digital wallet services for conformance with the OCI Digital Wallet Conformance Criteria version 3.4.0.

The audit confirmed that Ledgerdomain XATP Digital Wallet has met or exceeded all required criteria for digital wallet providers. For full details of the audit result please consult the audit report issued in conjunction with this letter.

Sincerely,

Patrick Paschall Supply Chain Security Auditor Drummond Group

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