Letter of Recommendation

Munich, 23. September 2022

We hereby confirm the Freelancer Agreement between the consultant Mr. Vasily Ulianov and Payoneer Germany GmbH. Mr. Vasily Ulianov's role was iOS developer, and the agreement was dated from 20. September 2019 until 02. October 2022.

Payoneer (NASDAQ: PAYO) is the world's go-to partner for digital commerce, everywhere. From borderless payments to boundless growth, Payoneer promises any business, in any market, the technology, connections and confidence to participate and flourish in the new global economy.

Since 2005, Payoneer has been imagining and engineering a truly global ecosystem so the entire world can realize its potential. Powering growth for customers ranging from aspiring entrepreneurs in emerging markets to the world's leading digital brands like Airbnb, Amazon, Google, Walmart and Upwork, Payoneer offers a universe of opportunities, open to you.

The Munich-based subsidiary, Payoneer Germany GmbH, stems from the acquisition of Optile in 2019 and consists of a growing international team of more than 100 colleagues.

The scope of activities of Mr. Ulianov included following tasks:

- Designing, building, and maintaining Payoneer's mobile software and tooling
- Participating in product discussions, decisions, and ceremonies
- Supporting and enabling other developers
- Helping the Android team with pull request reviews, grooming, and architecture discussions
- Leading the technical debt topic across the mobile team and making improvements to test coverage and the overall testing culture of the team
- Migrating the iOS Checkout SDK project to a modular Swift Package architecture
- Designing and implementing a new public interface for the iOS Checkout SDK
- Revamping the most important aspects of the iOS Checkout SDK's

Mr. Ulianov's contributions to his role and the company can be described as follows:

Vasily is a hardworking, passionate and vastly experienced iOS Engineer. He is technically very strong and highly knowledgeable iOS Engineer. Vasily demonstrates the highest degree of commitment to work and has a fantastic work etiquette and attitude which any company would love to have.

Vasily's contribution to Payoneer was immense as he developed mobile iOS SDK (iOS checkout SDK) from the scratch. His passion towards quality was evident in the approach he took to write unit tests and automated UI tests. Vasily was also instrumental in defining the CI/CD workflows for CircleCi & Github Action. Apart from being the iOS Engineer, he has taken a role of tech mentor for the team and acted as a product owner because of his ideas and insight of how to make a product successful using the agile methodology. The results he provided were both quantitatively and qualitatively impressive.

Vasily is a very calm and composed person and easily coped with stress or pressure when it came to meeting Sprint Goals and Team OKR's. He exhibited exemplary behavior with supervisors, colleagues, and customers. His contributions in team settings were excellent.

Overall, Vasily brings with him depth of technical knowledge, good communication skills and technical leadership to the team. He is a great team player and has a passion to drive various team initiatives along with the team. Importantly, Vasily is a humble and amazing person.

We thank Mr. Ulianov for his consistently excellent level of work and professionalism. We are convinced that he will continue to achieve extraordinary things in the future.

WI, Germany	2022-09-27		Munich	2022-09-27
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Nadiia Chornokur, HR Business Partner