

SELECTED CONSOLIDATED FINANCIAL DATA

The summary consolidated financial data set forth below have been derived from, and are qualified by reference to, the audited consolidated financial statements of the Company and the notes thereto, prepared in conformity with generally accepted accounting principles as applied in the United States ("U.S. GAAP"), which have been audited by KPMG Polska Sp. z o.o., independent public accountants. The Company believes that the period-to-period comparisons of its financial results are not necessarily meaningful due to its significant acquisitions in December 1998 and January 1999, and should not be relied upon as an indication of future performance. The following information should be read in conjunction with "Management's Discussion and Analysis of Financial Condition and Results of Operations" included herein.

Consolidated Statements of Operations Data:

	Year ended December 31,				
	2000	1999	1998	1997	1996
	<i>(in thousands, except for share and per share data)</i>				
Revenues:					
ATM network and related revenue	\$ 36,913	\$ 26,503	\$ 11,525	\$ 5,290	\$ 1,261
Software and related revenue	15,827	14,969	356	—	—
Total revenues	52,740	41,472	11,881	5,290	1,261
Operating expenses:					
Direct operating costs	24,988	22,830	10,036	3,717	827
Salaries and benefits	29,265	24,350	9,723	3,796	989
Selling, general and administrative	11,531	10,725	8,650	4,468	2,459
Depreciation and amortization	10,384	10,238	4,955	1,731	481
In-process research and development write-off	—	—	1,020	—	—
Asset write down	11,968	—	—	—	—
Share compensation expense	—	127	108	108	4,172
Total operating expenses	88,136	68,270	34,492	13,820	8,928
Operating loss	(35,396)	(26,798)	(22,611)	(8,530)	(7,667)
Other income/expenses:					
Interest income	1,089	1,950	2,514	1,609	225
Interest expense	(10,829)	(10,899)	(7,826)	(1,152)	(378)
Foreign exchange (loss)/gain, net	(3,227)	(2,110)	(1,911)	8	(79)
Loss before income tax benefit/(expense)	(48,363)	(37,857)	(29,834)	(8,065)	(7,899)
	(1,188)	4,182	(1,430)	100	323
Loss before extraordinary item	(49,551)	(33,675)	(31,264)	(7,965)	(7,576)
Extraordinary gain, net	—	2,760	2,889	—	—
Net loss	\$ (49,551)	\$ (30,915)	\$ (28,375)	\$ (7,965)	\$ (7,576)
Loss per share – basic and diluted:					
Loss before extraordinary item	\$ (3.00)	\$ (2.21)	\$ (2.06)	\$ (0.64)	\$ (15.18)
Extraordinary gain	\$ —	\$ 0.18	\$ 0.19	—	—
Net loss	\$ (3.00)	\$ (2.03)	\$ (1.87)	\$ (0.64)	\$ (15.18)
Weighted average number of shares outstanding	16,499,699	15,252,030	15,180,651	12,380,962	499,100



Brooklyn Bridge, New York

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New types of bridges - electronic bridges - are emerging to link consumers with these services in innovative ways that redefine the financial transactions process. Now as we face a world constantly on the go, our mission is to create and implement flexible, secure solutions to connect people with their personal information.