

Date: November 27, 2019



Jeffrey A. Neville
CardinalCommerce Corporation
8100 Tyler Boulevard
Mentor 44060
UNITED STATES OF AMERICA

Re: *EMVCo Letter of Approval – EMV 3-D Secure Access Control Server Product*

Approval / Reference Number: 3DS_LOA_ACS_CACC_020200_00202

Approval Date: November 27, 2019

Approval Expiration Date: November 7, 2021

Product Provider Name:	CardinalCommerce Corporation
Registration Number:	CACC.V 17 0010
Access Control Server Name:	Visa Consumer Authentication Service
Access Control Server Version:	1.15.1
Operating System Version:	Windows Server 2016
Implementation Conformance Statement:	3DS_ICS_ACS_CACC_020200_00202
EMV 3-D Secure Specification(s):	Version 2.2.0, Version 2.1.0
EMV 3-D Secure Specification Bulletins:	204 v5, 214 v1
3-D Secure Test Plan Name:	EMV® 3-D Secure 2.2.0 Test Plan
3-D Secure Test Plan Version:	2.2.0.3
3-D Secure Test Plan Bulletin(s):	N/A

Dear Jeffrey A. Neville,

EMVCo, LLC ("EMVCo"), a Delaware limited liability company, has received your request for EMV 3-D Secure approval for the Access Control Server identified above. In connection with your request for approval, we have reviewed your report, identified by file number UL_CompTestReport_ID1719 which was generated by UL TS B.V..

After assessing such file, EMVCo has determined that the above referenced Access Control Server sufficiently conforms to EMV® 3-D Secure – Protocol and Core Functions Specification.

EMVCo hereby grants your Access Control Server EMV 3-D Secure Approval, based on the requirements stated in the EMV 2.1.0 and/or 2.2.0 Specifications. Please note that EMVCo may publicly identify your Access Control Server as an approved Access Control Server, including in EMVCo's published list of approved 3DS Products.

EMVCo's grant to your Access Control Server is subject to the Specific Terms and Conditions to the Letter of Approval attached hereto as Attachment A. Because EMVCo's grant is subject to such limitations, including certain events of termination, you and any third parties should confirm that such approval is current and has not been terminated by referring to the list of approved Access Control Server published on the EMVCo website (www.emvco.com)

This Letter of Approval is valid while the approval number is posted on the EMVCo website.

EMVCo, LLC

By:

Name:

Title: EMVCo 3-D Secure Testing Group Chair

Attachment A

Specific Terms and Conditions to Letter of Approval

During testing, the following issues were identified. Restrictions identified must be disclosed to customers (issuers or other product providers to whom the Product Provider intends to sell the product).

Restrictions, if any:

Comments, if any:

Attachment B Supported Options

This product has been tested for the following ACS options

Native UI	Protocol 2.1.0	Protocol 2.2.0
Text UI (01)	☒	☒
Single Select UI (02)	☒	☒
Multi Select UI (03)	☒	☒
OOB UI (04)	☒	☒

HTML UI	Protocol 2.1.0	Protocol 2.2.0
Text UI (01)	☒	☒
Single Select UI (02)	☒	☒
Multi Select UI (03)	☒	☒
OOB UI (04)	☒	☒
HTML Other UI (05)	☒	☒