

Date: April 14, 2020



Sushant Rawool

Concerto Software & Systems Pvt Ltd  
Building No 305, 2nd Floor, A-Wing, Sector 2  
Millennium Business Park, Mahape  
Navi Mumbai 400710  
INDIA

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

**Approval / Reference Number: 3DS\_LOA\_ACS\_CSSP\_020100\_00265**

**Approval Date: April 14, 2020**

**Approval Expiration Date: April 8, 2022**

Product Provider Name: Concerto Software & Systems Pvt Ltd

Registration Number: CSSP.V 19 0148

Access Control Server Name: Concerto DigiPIN

Access Control Server Version: 2.1.0

Operating System Version: Windows server 2012 R2

Implementation Conformance Statement: 3DS\_ICS\_ACS\_CSSP\_020100\_00265

EMV 3-D Secure Specification(s): Version 2.1.0

EMV 3-D Secure Specification Bulletins: 204 V5

3-D Secure Test Plan Name: EMV® 3-D Secure 2.1.0 Test Plan

3-D Secure Test Plan Version: 2.1.0.20

3-D Secure Test Plan Bulletin(s): N/A

Dear Sushant Rawool,

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 C19REP02-114 which was generated by FIME EMEA.

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 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](http://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

<b>Native UI</b>	<b>Protocol 2.1.0</b>	<b>Protocol 2.2.0</b>
Text UI (01)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Single Select UI (02)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Multi Select UI (03)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
OOB UI (04)	<input checked="" type="checkbox"/>	<input type="checkbox"/>

<b>HTML UI</b>	<b>Protocol 2.1.0</b>	<b>Protocol 2.2.0</b>
Text UI (01)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Single Select UI (02)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Multi Select UI (03)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
OOB UI (04)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
HTML Other UI (05)	<input checked="" type="checkbox"/>	<input type="checkbox"/>