

Date: April 10, 2019



Keunwoong Lee

Innocore Co., Ltd.

5F Yuchang Bldg. 158, Baumoe-ro, Seocho-gu, Seoul 06753, Korea

Seoul KS013

KOREA, REPUBLIC OF

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

Approval / Reference Number: 3DS_LOA_ACS_INCL_020100_00133

Approval Date: April 10, 2019

Approval Expiration Date: April 5, 2021

Product Provider Name: Innocore Co., Ltd.

Registration Number: INCL.V 19 0124

Access Control Server Name: Polaris XACS

Access Control Server Version: 2.0

Operating System Version: Ubuntu 18.04

Implementation Conformance Statement: 3DS_ICS_ACS_INCL_020100_00133

EMV 3-D Secure Specification: Version 2.1.0

EMV 3-D Secure Specification Bulletins: 204 v4

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

3-D Secure Test Plan Version: 2.1.0.15

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

Dear Keunwoong Lee,

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_ID1041 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 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, and (i) 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 Approval 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: