

Date: August 22, 2019



Oleksii Shaban

JSC CB Privatbank
1d Hrushevskoho Str.
Kyiv 01001
UKRAINE

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

Approval / Reference Number: **3DS_LOA_ACS_JSCP_020200_00183**

Approval Date: **August 22, 2019**

Approval Expiration Date: **August 14, 2021**

Product Provider Name:	JSC CB Privatbank
Registration Number:	JSCP.V 19 0125
Access Control Server Name:	SmartTrust ACS
Access Control Server Version:	1.0
Operating System Version:	Amazon Linux 2 2.0.20190618
Implementation Conformance Statement:	3DS_ICS_ACS_JSCP_020200_00183
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:	2.2.0.2
3-D Secure Test Plan Bulletin(s):	N/A

Dear Oleksii Shaban,

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_ID1563 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)	x	x
Single Select UI (02)	x	<input type="checkbox"/>
Multi Select UI (03)	x	<input type="checkbox"/>
OOB UI (04)	x	x

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