

Date: November 2, 2018



Jari Heikkinen
Modirum OÜ
Narva Mnt 5-58
Tallinn 10151
ESTONIA

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

Approval / Reference Number:	3DS_LOA_ACS_MOMD_020100_00061
Approval Date:	November 2, 2018
Approval Expiration Date:	October 19, 2020
Product Provider Name:	Modirum OÜ
Registration Number:	MOMD.V 17 0008
Access Control Server Name:	MDpay ACS
Access Control Server Version:	3.0.2.1
Operating System Version:	FreeBSD 10.4-RELEASE-p4
Implementation Conformance Statement:	3DS_ICS_ACS_MOMD_020100_00061
EMV 3-D Secure Specification:	Version 2.1.0
EMV 3-D Secure Specification Bulletins:	204 v3
3-D Secure Test Plan Name:	EMV® 3-D Secure 2.1.0 Test Plan
3-D Secure Test Plan Version:	2.1.0.13.0
3-D Secure Test Plan Bulletin(s):	N/A

Dear Jari Heikkinen,

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_ID371 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: