

Date: September 18, 2020



Karthik Ganapathy

IndiaIdeas.com Limited
801/802, Supreme Chambers
17/18, Shah Industrial Estate
Veera Desai Road, Andheri-West
Mumbai 400053
INDIA

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

Approval / Reference Number: 3DS_LOA_SDK_INLI_020200_00320

Approval Date: September 18, 2020

Approval Expiration Date: August 25, 2022

Product Provider Name:	IndiaIdeas.com Limited
Registration Number:	INLI.V 19 0168
3DS SDK Name:	BillDesk 3DS SDK iOS 2.2
3DS SDK Version:	2.2
Tested Operating System Version(s):	iOS 12
Supported Operating System Version(s):	iOS 10 11 12 13
Implementation Conformance Statement:	3DS_ICS_SDK_INLI_020200_00320
EMV 3-D Secure Specification:	Version 2.2.0, Version 2.1.0
EMV 3-D Secure SDK Specification:	Version 2.2.0, Version 2.1.0
EMV 3-D Secure Specification Bulletins:	204 v6, 214 v2
EMV 3-D Secure SDK Specification Bulletins	223 v1
3-D Secure Test Plan Name:	EMV® 3-D Secure 2.2.0 Test Plan
3-D Secure Test Plan Version:	2.2.0.6
3-D Secure Test Plan Bulletin(s):	N/A

Dear Karthik Ganapathy,

EMVCo, LLC ("EMVCo"), a Delaware limited liability company, has received your request for EMV 3-D Secure approval for the 3DS SDK identified above. In connection with your request for approval, we have reviewed your report, identified by file number UL_CompTestReport_ID1765 which was generated by UL TS B.V..

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

EMVCo hereby grants your 3DS SDK 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 3DS SDK as an approved 3DS SDK, including in EMVCo's published list of approved 3DS SDK Products.

EMVCo's grant to your 3DS SDK 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 3DS SDK 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 SDK options

Supported Orientation(s)	
Portrait	<input checked="" type="checkbox"/>
Landscape	<input checked="" type="checkbox"/>