

Date: February 15, 2019



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

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

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|--|--------------------------------------|
| Approval / Reference Number: | 3DS_LOA_SDK_MOMD_020100_00108 |
| Approval Date: | February 15, 2019 |
| Approval Expiration Date: | February 14, 2021 |
| Product Provider Name: | Modirum OÜ |
| Registration Number: | MOMD.V 17 0008 |
| 3DS SDK Name: | MDpay 3DS SDK |
| 3DS SDK Version: | 1.0.0 |
| Tested Operating System Version(s): | Android 8.1 |
| Supported Operating System Version(s): | Android 4.4 5 6 7 8 and 9 |
| Implementation Conformance Statement: | 3DS_ICS_SDK_MOMD_020100_00108 |
| EMV 3-D Secure Specification: | Version 2.1.0 |
| EMV 3-D Secure SDK Specification: | Version 2.1.0 |
| EMV 3-D Secure Specification Bulletins: | 204 V3 |
| EMV 3-D Secure SDK Specification Bulletins | 205 V1 |
| 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 Jari Heikkinen,

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_ID539 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.

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

EMVCo's grant to your 3DS SDK 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 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 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: