

Date: February 21, 2019



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\_SDK\_MOMD\_020100\_00109

**Approval Date:** February 21, 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):	iOS 11.0
Supported Operating System Version(s):	iOS 8.0 9.0 10.0 11.0 12.1
Implementation Conformance Statement:	3DS_ICS_SDK_MOMD_020100_00109
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\_ID555 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](http://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:**