

Date: March 15, 2019



YUCK LEONG LO

CARDZONE SDN. BHD.
15-06, TOWER B, VERTICAL BUSINESS SUITE
AVENUE 3, BANGSAR SOUTH CITY
NO. 8, JALAN KERINCHI
KUALA LUMPUR 59200
MALAYSIA

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

Approval / Reference Number: 3DS_LOA_SER_CASB_020100_00116

Approval Date: March 15, 2019

Approval Expiration Date: February 26, 2021

Product Provider Name: CARDZONE SDN. BHD.

Registration Number: CASB.V 18 0072

3DS Server Name: Cardzone 3DS Server

3DS Server Version: 3.4

Operating System Version: Windows 10 Pro 10

Implementation Conformance Statement: 3DS_ICS_SER_CASB_020100_00116

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: 2.1.0.15

3-D Secure Test Plan Bulletin(s): N/A

Dear YUCK LEONG LO,

EMVCo, LLC ("EMVCo"), a Delaware limited liability company, has received your request for EMV 3-D Secure approval for the 3DS Server identified above. In connection with your request for approval, we have reviewed your report, identified by file number UL_CompTestReport_ID854 which was generated by UL TS B.V..

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

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

EMVCo's grant to your 3DS 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 3DS 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: