

Date: May 25, 2022



Yitz Mendlowitz

PAAY  
115 Broadway  
5th Floor Suite 07-105  
New York 10006  
UNITED STATES OF AMERICA

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

**Approval / Reference Number:** 3DS\_LOA\_SER\_PAAY\_020200\_00323

**Approval Date:** May 25, 2022

**Approval Expiration Date:** March 25, 2023

Product Provider Name: PAAY

Registration Number: PAAY.V 18 0011

3DS Server Name: PAAY 3DS Server

3DS Server Version: 2.2

Operating System Version: Ubuntu 16.04

Implementation Conformance Statement: 3DS\_ICS\_SER\_PAAY\_020200\_00323

EMV 3-D Secure Specification: Version 2.2.0,  
Version 2.1.0

EMV 3-D Secure Specification Bulletin(s): SB204 v6, SB214 v2

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

EMV 3-D Secure Specification Bulletin(s) tested: SB204 v6, SB214 v2

Dear Yitz Mendlowitz,

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\_ID1445 which was generated by UL VS Inc..

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 and/or 2.2.0 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 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](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 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:**