

Date: October 10, 2019



Mikko Virtanen

Poplatek Oy
Linnoitustie 4B
Espoo 02600
FINLAND

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

Approval / Reference Number: 3DS_LOA_SER_POOY_020200_00205

Approval Date: October 10, 2019

Approval Expiration Date: October 1, 2021

| | |
|---|---------------------------------|
| Product Provider Name: | Poplatek Oy |
| Registration Number: | POOY.V 19 0149 |
| 3DS Server Name: | Poplatek 3DS Server |
| 3DS Server Version: | 1 |
| Operating System Version: | Amazon Linux 2 |
| Implementation Conformance Statement: | 3DS_ICS_SER_POOY_020200_00205 |
| EMV 3-D Secure Specification: | Version 2.2.0, Version 2.1.0 |
| EMV 3-D Secure Specification Bulletins: | 204 v5, 214 v1 |
| 3-D Secure Test Plan Name: | EMV® 3-D Secure 2.2.0 Test Plan |
| 3-D Secure Test Plan Version: | 2.2.0.3 |
| 3-D Secure Test Plan Bulletin(s): | N/A |

Dear Mikko Virtanen,

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_ID1629 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 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)

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: