

Date: November 14, 2019



Shashank Kumar

Razorpay Software Pvt Ltd
#22, Ground Floor, SJR Cyber, Laskar Hosur Road
Adugodi
Bangalore 560030
INDIA

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

Approval / Reference Number: 3DS_LOA_SER_RSPL_020200_00196

Approval Date: November 14, 2019

Approval Expiration Date: September 23, 2021

Product Provider Name:	Razorpay Software Pvt Ltd
Registration Number:	RSPL.V 19 0161
3DS Server Name:	Blade
3DS Server Version:	2.0
Operating System Version:	CoreOS Container Linux 2079.6.0
Implementation Conformance Statement:	3DS_ICS_SER_RSPL_020200_00196
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 Shashank Kumar,

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_ID1311 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: