Date: September 5, 2024

Aicha BELLA

Expanded Payment International (XPI)
199, street corner Zerktouni and street Avignon.
Second floor, Casablanca. Morocco
Casablanca 20500
MOROCCO

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

Approval / Reference Number:	**3DS_LOA_ACS_EXPI_020301_00935**
Approval Date:	**September 5, 2024**
Approval Expiration Date:	**August 30, 2026**

Product Provider Name:	Expanded Payment International (XPI)
Registration Number:	EXPI.V 22 0275
Access Control Server Name:	CARD24
Access Control Server Version:	7.0.0
Operating System or Virtual Machine Name and Version:	CentOS Linux 7 3.10.0-1160.el7.x86_64
Implementation Conformance Statement:	3DS_ICS_ACS_EXPI_020301_00935
EMV 3-D Secure Specification:	Version 2.3.1.1
	Version 2.2.0
EMV 3-D Secure SDK Device Information:	Versions 1.1, 1.3, 1.4, 1.5, 1.6
EMV 3-D Secure Specification Bulletin(s):	SB214 v3, SB205 v1, SB213 v1, SB222 v1, SB223 v1, SB225 v1, SB255 v4, SB285 v1
3-D Secure Test Plan Names and Versions:	EMV 3-D Secure 2.3.1 Test Plan version 2.3.1.12
	EMV 3-D Secure 2.2.0 Test Plan version 2.2.0.12
3-D Secure Test Plan Bulletin(s):	
EMV 3-D Secure SDK Device Information tested:	Versions 1.1, 1.3, 1.4, 1.5, 1.6
EMV 3-D Secure Specification Bulletin(s) tested:	SB214 v3, SB205 v1, SB213 v1, SB222 v1, SB223 v1, SB225 v1, SB255 v4, SB285 v1

Dear Aicha BELLA,

EMVCo, LLC ("EMVCo"), a Delaware limited liability company, has received your request for EMV 3-D Secure approval for the Access Control Server identified above. In connection with your request for approval, we have reviewed your report, identified by file number ELITT_LAB_RE_3DS_COMP-XPI-ACS24_2024-2024-1059-P01 which was generated by ELITT.

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

EMVCo hereby grants your Access Control Server EMV 3-D Secure Approval, based on the requirements stated in the EMV 2.2.0 and/or 2.3.1 Specifications. Please note that EMVCo may publicly identify your Access Control Server as an approved Access Control Server, including in EMVCo's published list of approved 3DS Products.

EMVCo's grant of Approval status to your Access Control Server is subject to the Supported Options as identified in Attachment B hereto and the Tested 3DS Extensions identified in Attachment C hereto and specifically incorporates (i) the terms and conditions of your 3-D Secure Approval Contract with EMVCo, and (ii) 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 Access Control 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

Authorized by **Akif Qazi**

EMVCo 3-D Secure Testing Group Chair

EMVCo LLC, 900 Metro Center Blvd. Foster City, CA 94404 USA

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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).

<u>Restrictions, if any:</u>

<u>Comments, if any:</u>

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Attachment B
Supported Options

This product has been tested for the following ACS options:

Native UI	Protocol 2.2.0	Protocol 2.3.1
Text UI (01)	☒	☒
Single Select UI (02)	☒	☒
Multi Select UI (03)	☒	☒
OOB UI (04)	☒	☒

HTML UI	Protocol 2.2.0	Protocol 2.3.1
Text UI (01)	☒	☒
Single Select UI (02)	☒	☒
Multi Select UI (03)	☒	☒
OOB UI (04)	☒	☒
HTML Other UI (05)	☒	☒
HTML OOB UI (06)		☒

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Attachment C
Tested 3DS Extensions

This product has been tested for the following 3DS extensions:

Bridging Message Extension	Version 2.0
Recurring data	☐
Challenge data	☐
Additional data	☐
File URL data	N/A