

Dear Adelia Castelino,

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 B23REP00-027 which was generated by Fime India Private Limited.

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 2.1.0, 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 to your Access Control 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 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

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:

Attachment B

Supported Options

This product has been tested for the following ACS options

Native UI	Protocol 2.1.0	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 2.1.0	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)			☒