

Date: June 8, 2023



Shatrughan Sharma

Wibmo Inc
19925 Stevens Creek Blvd.
Suite 100
Cupertino 95014
UNITED STATES OF AMERICA

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

Approval / Reference Number: 3DS_LOA_ACS_WIBM_020301_00684

Approval Date: June 8, 2023

Approval Expiration Date: July 31, 2025

Product Provider Name:	Wibmo Inc
Registration Number:	WIBM.V 17 0009
Access Control Server Name:	Wibmo Accosa IVS
Access Control Server Version:	2.3
Operating System or Virtual Machine Name and Version:	Ubuntu 20.04 LTS
Implementation Conformance Statement:	3DS_ICS_ACS_WIBM_020200_00684
EMV 3-D Secure Specification:	Version 2.3.1.0, Version 2.2.0, Version 2.1.0
EMV 3-D Secure SDK Device Information:	Versions 1.1, 1.3, 1.4, 1.5
EMV 3-D Secure Specification Bulletin(s):	SB204 v6, SB205 v1, SB213 v1, SB222 v1, SB223 v1, SB225 v1, SB214 v2 and SB255 v1
3-D Secure Test Plan Name:	EMV® 3-D Secure 2.3.1 Test Plan
3-D Secure Test Plan Version:	2.3.1.2
3-D Secure Test Plan Bulletin(s):	N/A
EMV 3-D Secure SDK Device Information tested:	Versions 1.1, 1.3, 1.4, 1.5
EMV 3-D Secure Specification Bulletin(s) tested:	SB204 v6, SB205 v1, SB213 v1, SB222 v1, SB223 v1, SB225 v1, SB214 v2 and SB255 v1

Dear Shatrughan Sharma,

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 E3T23002 which was generated by Bureau Veritas ICTK Co., Ltd..

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 2.3.1.0
Text UI (01)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Single Select UI (02)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Multi Select UI (03)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
OOB UI (04)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

HTML UI	Protocol 2.1.0	Protocol 2.2.0	Protocol 2.3.1.0
Text UI (01)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Single Select UI (02)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Multi Select UI (03)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
OOB UI (04)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
HTML Other UI (05)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
HTML OOB UI (06)			<input checked="" type="checkbox"/>