

Date: August 14, 2025



MURAT ALKAN

Bankalararasi Kart Merkezi
Kültür, Nispetiye caddesi, Akmerkez E3 Blok Besiktas
ISTANBUL 34337
Turkey

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

Approval / Reference Number: 3DS_LOA_DIS_BAKM_020200_01092

Approval Date: August 14, 2025

Approval Expiration Date: July 28, 2027

Product Provider Name: Bankalararasi Kart Merkezi

Registration Number: BAKM.V 18 0063

Directory Server Name: BKM DS

Directory Server Version: 2.0

Operating System or Virtual Machine Name and Version: Windows Server 2019

Implementation Conformance Statement: 3DS_ICS_DIS_BAKM_020200_01092

EMV 3-D Secure Specification: Version 2.2.0

EMV 3-D Secure Specification Bulletin(s): SB214 v3, SB255 v5

3-D Secure Test Plan Names and Versions: EMV 3-D Secure 2.2.0 Test Plan version 2.2.0.14

3-D Secure Test Plan Bulletin(s):

EMV 3-D Secure Specification Bulletin(s) tested: SB214 v3, SB255 v5

Dear MURAT ALKAN,

EMVCo, LLC ("EMVCo"), a Delaware limited liability company, has received your request for EMV 3-D Secure approval for the Directory Server identified above. In connection with your request for approval, we have reviewed your report, identified by file number FIME_CompTestReport_ID5165 which was generated by Fime Services Netherlands B.V..

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

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

EMVCo's grant of Approval status to your Directory 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 Directory 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 **Johnathan Hancock**

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 DS options:

DS supports the Partial Cache update	<input type="checkbox"/>
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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	<input type="checkbox"/>
Challenge data	N/A
Additional data	<input type="checkbox"/>
File URL data	<input type="checkbox"/>