

Date: December 4, 2025



Tac Watanabe
JCB Co., Ltd.
5-1-22Minami AoyamaMinato-ku
Tokyo 107-8686
Japan

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

Approval / Reference Number: **3DS_LOA_DIS_JCBC_020301_01137**
Approval Date: **December 4, 2025**
Approval Expiration Date: **October 17, 2027**

Product Provider Name:	JCB Co., Ltd.
Registration Number:	JCBC.V 17 0007
Directory Server Name:	JCB Directory Server
Directory Server Version:	2.3.1.15
Operating System or Virtual Machine Name and Version:	Debian GNU/Linux 12
Implementation Conformance Statement:	3DS_ICS_DIS_JCBC_020301_01137
EMV 3-D Secure Specification:	Version 2.3.1.1 Version 2.2.0
EMV 3-D Secure Specification Bulletin(s):	SB214 v3, SB255 v5
3-D Secure Test Suite Names and Versions:	– EMV 3DS 2.3.1 Test Suite Version 2.3.1.15 – EMV 3DS 2.2.0 Test Suite Version 2.2.0.15
3-D Secure Test Suite Bulletin(s):	
EMV 3-D Secure Specification Bulletin(s) tested:	SB214 v3, SB255 v5

Dear Tac Watanabe,

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_ID5287 which was generated by Fime India Private Limited.

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, and/or 2.3.1 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 Card Range Data File download	<input type="checkbox"/>
DS supports the Partial Cache update	<input type="checkbox"/>
DS supports Card Security Code	<input type="checkbox"/>
DS able to creates the ARes message on the ACS's behalf	<input type="checkbox"/>
Split-SDK Server Signature algorithm supported	<input checked="" type="checkbox"/> PS256 <input type="checkbox"/> ES256
DS supports OReq/Ores messages	<input type="checkbox"/>

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"/>