

Date: September 8, 2026



Nhat Duong

BeFinancial LTD

16th Floor, Sai Gon Tower Building, 29 Le Duan, Sai Gon Ward, Ho Chi Minh City, Vietnam

Ho Chi Minh 70000

Viet Nam

Re: *EMVCo Letter of Approval – EMV 3-D Secure Default-SDK Product*

Approval / Reference Number: 3DS_LOA_SDK_BELT_020301_01298

Approval Date: September 8, 2026

Approval Expiration Date: September 8, 2028

Product Provider Name:	BeFinancial LTD
Registration Number:	BELT.V 25 0400
Default-SDK Name:	CAKE 3DS SDK iOS
Default-SDK Version:	1.0.0
Tested Operating System Version(s):	iOS 13
Supported Operating System Version(s):	iOS 13 14 15 16 17 18 26
Implementation Conformance Statement:	3DS_ICS_SDK_BELT_020301_01298
EMV 3-D Secure Specification:	Version 2.3.1.1 Version 2.2.0
EMV 3-D Secure SDK Specification:	Version 2.3.1.1 Version 2.2.0
EMV 3-D Secure SDK Device Information:	Version 1.7
EMV 3-D Secure Specification Bulletin(s):	SB214 v3, SB255 v5, SB309 v1
EMV 3-D Secure SDK Specification Bulletin(s):	
3-D Secure Test Suite Names and Versions:	– EMV 3DS 2.3.1 Test Suite Version 2.3.1.17 – EMV 3DS 2.2.0 Test Suite Version 2.2.0.17 – 3DS 2.2.0 Bridging Message Extension 2.0 Test Suite Version 2.0.1.6
3-D Secure Test Suite Bulletin(s):	
EMV 3-D Secure SDK Device Information tested:	Version 1.7
EMV 3-D Secure Specification Bulletin(s) tested:	SB214 v3, SB255 v5, SB309 v1

EMV 3-D Secure SDK Specification Bulletin(s)
tested:

Dear Nhat Duong,

EMVCo, LLC ("EMVCo"), a Delaware limited liability company, has received your request for EMV 3-D Secure approval for the Default-SDK identified above. In connection with your request for approval, we have reviewed your report, identified by file number FIME_CompTestReport_ID5661 which was generated by Fime Services Netherlands B.V..

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

EMVCo hereby grants your Default-SDK 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 Default-SDK as an approved Default-SDK, including in EMVCo's published list of approved Default-SDK Products.

EMVCo's grant of Approval status to your Default-SDK 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 Default-SDK 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 Default-SDK options:

Supported Orientation(s)	
Portrait	☒
Landscape	☒

Supported Type of Device Parameters	
Android Device Parameters	☐
iOS Device Parameters	☒
Platform Provider Device Parameters	☐

Attachment C

Tested 3DS Extensions

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

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