Date: July 31, 2025

Frantz RUBLE

Euro-Information
4 Rue Frédéric-Guillaume Raiffeisen
Strasbourg 67000
FRANCE

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

Approval / Reference Number:	**3DS_LOA_SDK_EUIN_020301_01052**
Approval Date:	**July 31, 2025**
Approval Expiration Date:	**July 7, 2027**

Product Provider Name:	Euro-Information
Registration Number:	EUIN.V 18 0105
Default-SDK Name:	Monetico 3DS SDK Android
Default-SDK Version:	4.0.0
Tested Operating System Version(s):	Android 13
Supported Operating System Version(s):	Android 8 9 10 11 12 13 14 15
Implementation Conformance Statement:	3DS_ICS_SDK_EUIN_020301_01052
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 1.6
EMV 3-D Secure Specification Bulletin(s):	SB214 v3, SB255 v4, SB285 v1
EMV 3-D Secure SDK Specification Bulletin(s):	
3-D Secure Test Plan Names and Versions:	EMV 3-D Secure 2.3.1 Test Plan version 2.3.1.13 EMV 3-D Secure 2.2.0 Test Plan version 2.2.0.13
3-D Secure Test Plan Bulletin(s):	
EMV 3-D Secure SDK Device Information tested:	Version 1.6
EMV 3-D Secure Specification Bulletin(s) tested:	SB214 v3, SB255 v4, SB285 v1
EMV 3-D Secure SDK Specification Bulletin(s) tested:	

Dear Frantz RUBLE,

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_ID4511 which was generated by Fime India Private Limited.

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

EMVCo LLC, 900 Metro Center Blvd. Foster City, CA 94404 USA

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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:

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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	☐

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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	N/A
Challenge data	⊠
Additional data	N/A
File URL data	N/A

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