Date: September 5, 2025

Damir Khasianov

FAIR TRANSFER GLOBAL LTD
30 Courtfield Gardens
London SW5 0PH
United Kingdom

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

Approval / Reference Number:	**3DS_LOA_SDK_GULI_020200_01104**
Approval Date:	**September 5, 2025**
Approval Expiration Date:	**September 4, 2027**

Product Provider Name:	FAIR TRANSFER GLOBAL LTD
Registration Number:	FTGL.V 26 0415
3DS SDK Name:	Cardium 3DS SDK Android
3DS SDK Version:	1.0.0
Tested Operating System Version(s):	Android 13
Supported Operating System Version(s):	Android 5 6 7 8 9 10 11 12 13 14 15 16
Implementation Conformance Statement:	3DS_ICS_SDK_GULI_020200_01104
EMV 3-D Secure Specification:	Version 2.2.0,
EMV 3-D Secure SDK Specification:	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 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 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 Damir Khasianov,

EMVCo, LLC ("EMVCo"), a Delaware limited liability company, has received your request for EMV 3-D Secure approval for the 3DS SDK identified above. In connection with your request for approval, we have reviewed your report, identified by file number FIME_CompTestReport_ID5157 which was generated by Fime India Private Limited.

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

EMVCo hereby grants your 3DS SDK 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 3DS SDK as an approved 3DS SDK, including in EMVCo's published list of approved 3DS SDK Products.

EMVCo's grant of Approval Status to your 3DS 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 3DS 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 3DS 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