

Date: May 2, 2024



Karthik Ganapathy

IndiaIdeas.com Limited  
801/802, Supreme Chambers  
17/18, Shah Industrial Estate  
Veera Desai Road, Andheri-West  
Mumbai 400053  
India

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

**Approval / Reference Number:** 3DS\_LOA\_SDK\_INLI\_020301\_00866

**Approval Date:** May 2, 2024

**Approval Expiration Date:** March 13, 2026

Product Provider Name: IndiaIdeas.com Limited

Registration Number: INLI.V 19 0168

Default-SDK Name: BillDesk 3DS SDK Android 2.3.1

Default-SDK Version: 2.3.1

Tested Operating System Version(s): Android OS Android 13

Supported Operating System Version(s): Android OS Android 7 Android 8 Android 9 Android 10 Android 11 Android 12 Android 13

Implementation Conformance Statement: 3DS\_ICS\_SDK\_INLI\_020301\_00866

EMV 3-D Secure Specification: Version 2.3.1.1,  
Version 2.2.0,  
Version 2.1.0

EMV 3-D Secure SDK Specification: Version 2.3.1.1,  
Version 2.2.0,  
Version 2.1.0

EMV 3-D Secure SDK Device Information: Version 1.6

EMV 3-D Secure Specification Bulletin(s): SB204 v7, SB214 v3, SB255 v3

EMV 3-D Secure SDK Specification Bulletin(s): SB285 v1

3-D Secure Test Plan Name: EMV® 3-D Secure 2.3.1 Test Plan

3-D Secure Test Plan Version: 2.3.1.11

3-D Secure Test Plan Bulletin(s): N/A

EMV 3-D Secure SDK Device Information tested: Version 1.6  
EMV 3-D Secure Specification Bulletin(s) tested: SB204 v7, SB214 v3, SB255 v3, SB285 v1  
EMV 3-D Secure SDK Specification Bulletin(s) tested: N/A

Dear Karthik Ganapathy,

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 B23REP00-112 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 2.1.0, 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 to your Default-SDK is subject to 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](http://www.emvco.com))

**This Letter of Approval is valid while the approval number is posted on the EMVCo website.**

EMVCo, LLC

By:

Name:

Title: 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	<input checked="" type="checkbox"/>
Landscape	<input checked="" type="checkbox"/>

Supported Type of Device Parameters	
Android Device Parameters	<input checked="" type="checkbox"/>
iOS Device Parameters	<input type="checkbox"/>
Platform Provider Device Parameters	<input type="checkbox"/>