Date: October 31, 2023



Jari Heikkinen Modirum OU Narva Mnt 5-58 Tallinn 10151 ESTONIA

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

Approval / Reference Number: 3DS_LOA_SDK_MOMD_020301_00807

Approval Date: October 31, 2023 Approval Expiration Date: October 31, 2025

Product Provider Name: Modirum OU

Registration Number: MOMD.V 17 0008

Default-SDK Name: Modirum 3DS SDK for iOS

Default-SDK Version: 1.2.0

Tested Operating System Version(s): iOS 15.4

Supported Operating System Version(s): iOS 17 16 15 14 13 12

Implementation Conformance Statement: 3DS_ICS_SDK_MOMD_020301_00807

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 v2

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: 2.3.1.10

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 v2, SB285 v1

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

Dear Jari Heikkinen,

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 UL_CompTestReport_ID4383 which was generated by UL 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)

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	\boxtimes
Landscape	\boxtimes

Supported Type of Device Parameters	
Android Device Parameters	
iOS Device Parameters	\boxtimes
Platform Provider Device Parameters	