Date: December 1, 2025

Schalk Nolte

Entersekt International Ltd
C/O Intercontinental Trust
Level 3, Alexander House
35 Cybercity
Ebene 72201
Mauritius

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

Approval / Reference Number:	**3DS_LOA_SDK_MOMD_020301_00812**
Approval Date:	**December 1, 2025**
Approval Expiration Date:	**May 8, 2026**

Product Provider Name:	Entersekt International Ltd
Registration Number:	MOMD.V 17 0008
Default-SDK Name:	Modirum 3DS SDK for Android
Default-SDK Version:	1.2.0
Tested Operating System Version(s):	Android 13
Supported Operating System Version(s):	Android 14 13 12 11 10 9 8
Implementation Conformance Statement:	3DS_ICS_SDK_MOMD_020301_00812
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):	

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:

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V230614 / 3DS_LOA_SDK_MOMD_020301_00812   Page 2 of 5   1 December 2025

Dear Schalk Nolte,

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_ID4381 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

Authorized by **Johnathan Hancock**

Title: EMVCo 3-D Secure Testing Group Chair

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V230614 / 3DS_LOA_SDK_MOMD_020301_00812   Page 3 of 5   1 December 2025

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).

<u>Restrictions, if any:</u>

<u>Comments, if any:</u>

This Letter of Approval has been extended 6 months in accordance with the rules defined in 3DS Approval Bulletin 25 available on EMVCo website.

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V230614 / 3DS_LOA_SDK_MOMD_020301_00812   Page 4 of 5   1 December 2025

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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V230614 / 3DS_LOA_SDK_MOMD_020301_00812   Page 5 of 5   1 December 2025